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# MISSOURI PRODUCT LIABILITY INSURANCE REPORT 1992



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Missouri Department of Insurance  
Statistics Section

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# **MISSOURI PRODUCT LIABILITY INSURANCE REPORT 1992**

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**Missouri Department of Insurance  
Statistics Section**

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## EXECUTIVE SUMMARY

Products Liability insurance provides protection against claims arising out of use, handling, or consumption of a product. The following report should provide detailed insight to specific characteristics of claim handling, claim costs, and profitability of this line of insurance.

As illustrated in the following graphs, products liability insurance writers experienced elevated loss ratios during the mid 80's; however, the downward trend in loss ratios since 1985 has aided the profitability of this line. The lowest loss ratio since 1980 occurred in 1989 at 18.8%. The 1990 incurred loss ratio jumped back up to 176.4%; however, in 1992 the ratio was 67.2%, slightly lower than the average for the past five years at 75.4%.

From 1991 to 1992, the average indemnity paid on claims (excluding claims closed without payment) greatly increased from \$22,439 to \$27,099. This increase combined with last year's increase brings the percent change from 1990 to 1992 to 107%. The average allocated loss adjustment expense for 1992 was \$6,508, which also displays an upward trend. However, the number of closed claims decreased ten percent from 1991 to 1992. The number of claims closed without payment continues to remain about 50% of the total claims.

The number of companies actively writing product liability insurance has continued to increase slightly over the past three years, going from approximately 145 in 1990 to around 175 in 1992.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 14 of the Annual Statement. Our intent is to present the legislature and other interested parties the findings from our analysis.

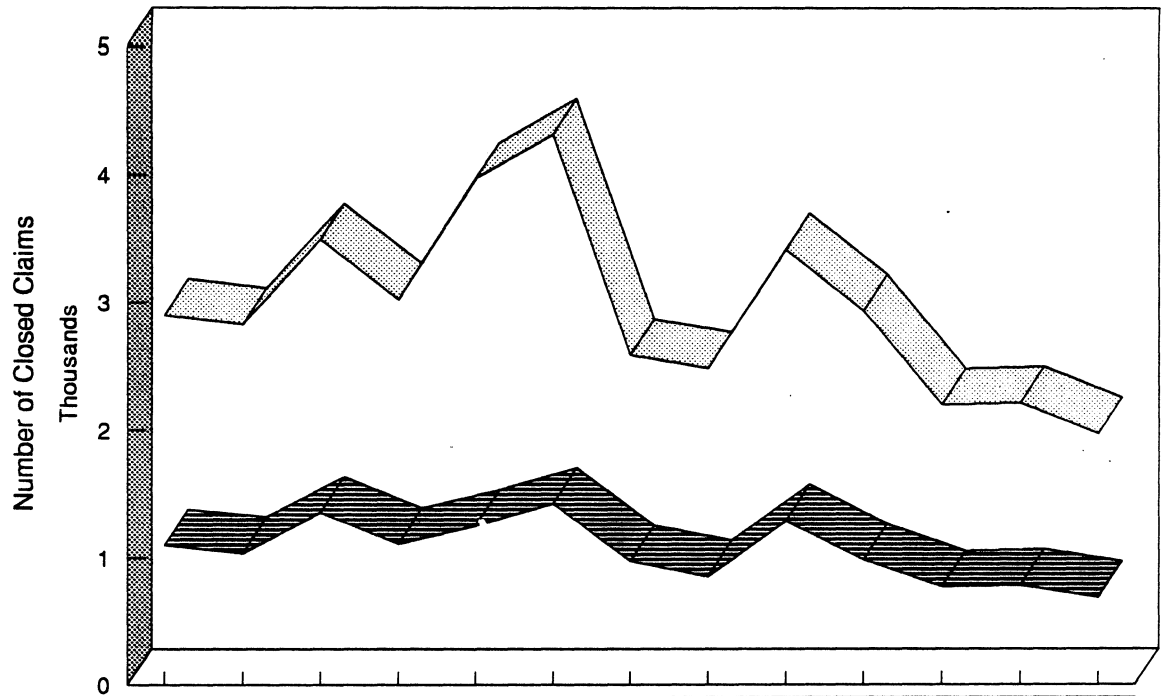
Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690.

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(Derived from Page 14 Supplement)	

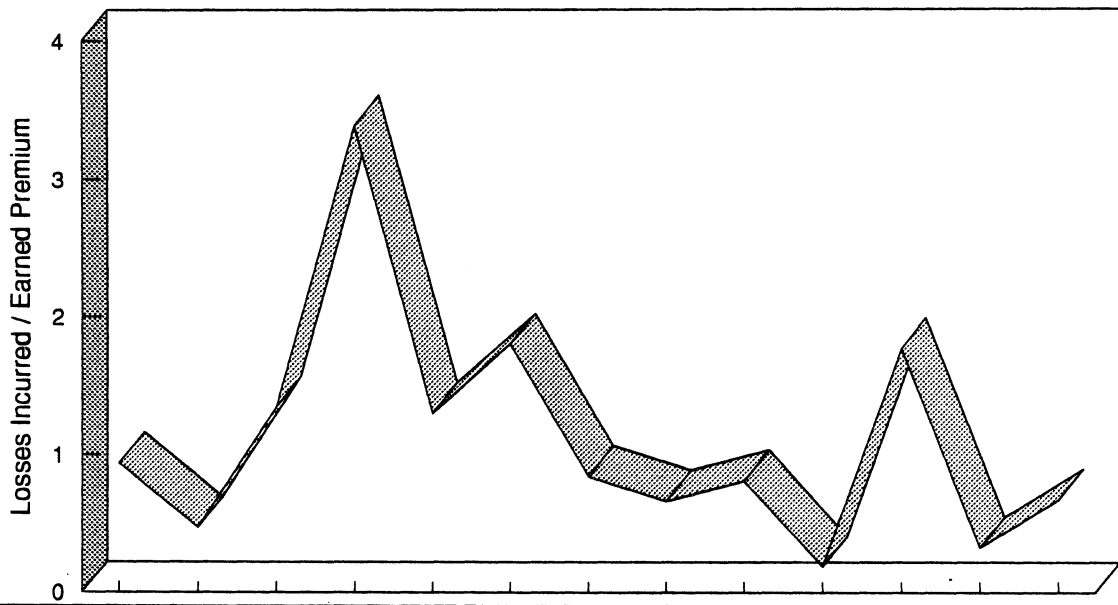
# **PRODUCT LIABILITY SUMMARY GRAPHS**

## CLOSED CLAIM COUNTS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992
■ Closed w/pymt	1,095	1,035	1,352	1,104	1,247	1,421	969	849	1,285	977	768	779	685
□ Total	1,803	1,791	2,135	1,916	2,717	2,885	1,614	1,631	2,120	1,951	1,423	1,428	1,282

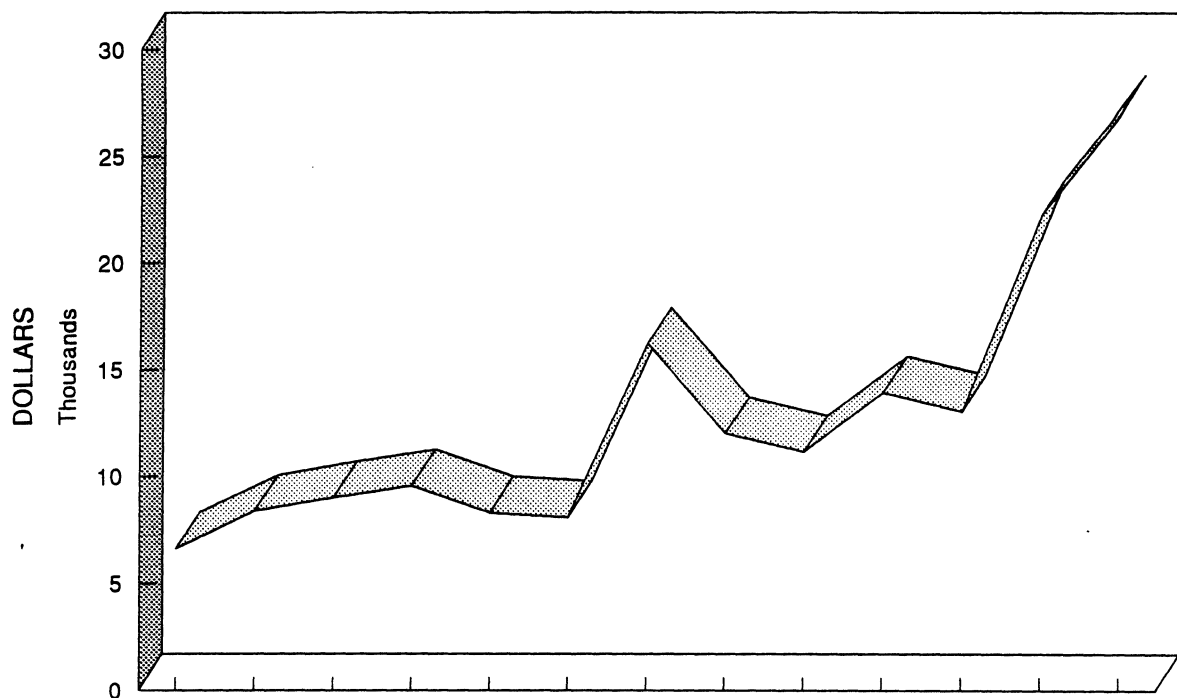
## LOSS RATIOS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992
■ LOSS RATIO	93.8%	47.2%	134.4%	338.6%	129.7%	179.7%	84.2%	66.3%	81.0%	18.8%	176.4%	32.6%	67.2%

## AVERAGE INDEMNITY PAID

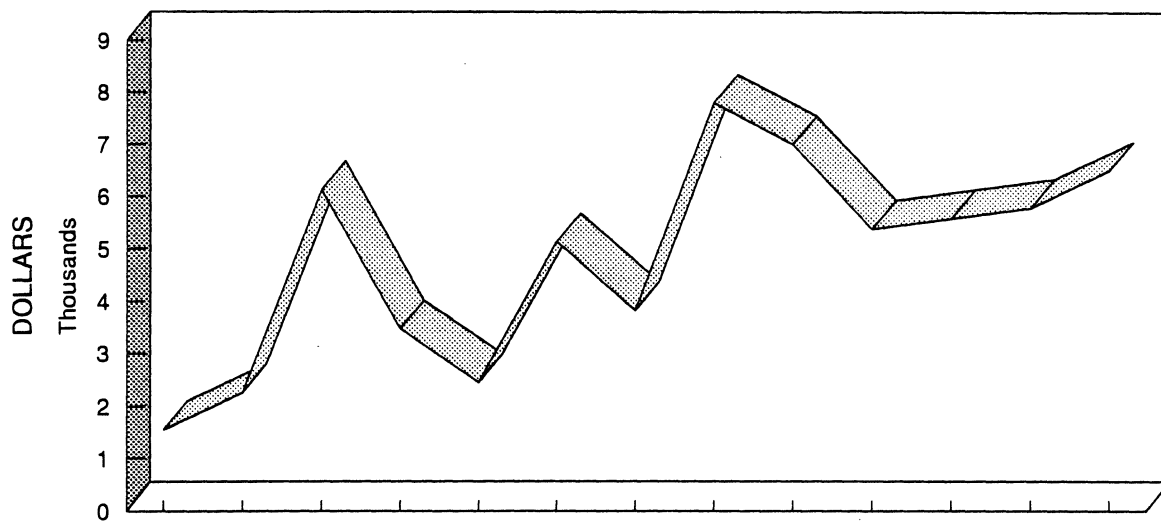
FOR ALL PAID CLAIMS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992
	6,608	8,361	8,985	9,558	8,284	8,087	16,246	12,012	11,162	13,963	13,093	22,439	27,099

## AVERAGE LOSS EXPENSE

FOR ALL PAID CLAIMS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992
	1,545	2,248	6,127	3,467	2,442	5,138	3,818	7,791	7,001	5,383	5,589	5,793	6,508

## INDEMNITY PAID

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The four tables in this section contain the following closed claim information for each specified indemnity paid range:

- **Claims** - Total number of claims closed
- **Total Indemnity** - Total indemnity paid by insurance companies
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

A ten-year summary for the years 1983 through 1992 is presented in the first table. The following three tables contain annual summary data for the years 1990, 1991, and 1992. The percent increase from the previous year for number of closed claims and loss expense paid is also reported by specified indemnity paid range in the annual tables.



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

BY INDEMNITY PAID

YEARS 1983 THRU 1992 - TOTAL

	CLAIMS		TOTAL INDEMNITY PAID		LOSS EXPENSE	INITIAL RESERVE	REPORTED TO CLOSE (MONTHS)
	PERCENT	NUMBER	PERCENT	AMOUNT	AVERAGE	AVERAGE	AVERAGE
IDEMNITY PAID							
NONE	46.83	8,883	0.00	\$0	\$2,114	\$12,555	17.
1-2,499	38.00	7,207	3.71	\$4,916,519	\$536	\$1,915	10
2,500-4,999	4.40	834	2.07	\$2,745,783	\$2,146	\$4,895	19
5,000-7,499	2.46	466	2.03	\$2,692,864	\$4,122	\$8,629	27
7,500-9,999	1.22	232	1.46	\$1,935,961	\$6,125	\$7,624	24
10,000-24,999	3.31	627	7.30	\$9,665,698	\$15,277	\$13,431	30
25,000-49,999	1.41	268	6.76	\$8,943,850	\$15,623	\$23,663	33
50,000-74,999	0.70	133	5.94	\$7,862,984	\$21,902	\$30,790	36
75,000-99,999	0.36	69	4.31	\$5,709,023	\$24,952	\$39,233	40
100,000-199,999	0.57	109	10.87	\$14,395,267	\$39,066	\$47,815	41
200,000-299,999	0.24	46	8.46	\$11,201,642	\$94,153	\$55,315	36
300,000-399,999	0.13	25	6.42	\$8,496,543	\$169,085	\$56,800	48
400,000-499,999	0.10	19	6.34	\$8,395,659	\$71,329	\$117,579	27
500,000-999,999	0.17	32	15.63	\$20,695,774	\$69,853	\$162,826	37
1,000,000 OR GREATER	0.09	17	18.69	\$24,740,880	\$482,834	\$208,765	36
TOTAL	100.00	18,967	100.00	\$132,398,447	\$3,732	\$9,329	16

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

BY INDEMNITY PAID

1992

	CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY		LOSS EXPENSE	% INCREASE FROM PRIOR YR	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	PERCENT	TOTAL NUMBER	CLAIMS	PERCENT	AMOUNT	AVERAGE	LOSS EXP	AVERAGE	AVERAGE
INDEMNITY PAID									
NONE	46.57	597	-8.01	0.00	\$0	\$3,821	187.16	\$5,502	11
1-2,499	35.18	451	-13.93	1.72	\$318,539	\$429	30.24	\$2,031	10
2,500-4,999	4.37	56	-13.85	0.99	\$183,978	\$1,581	6.71	\$5,107	19
5,000-7,499	2.26	29	-14.71	0.90	\$167,309	\$3,244	-30.62	\$8,764	22
7,500-9,999	1.79	23	15.00	1.05	\$194,153	\$1,932	-34.55	\$5,038	21
10,000-24,999	3.67	47	-7.84	3.87	\$719,108	\$15,094	20.13	\$17,407	28
25,000-49,999	1.95	25	19.05	4.59	\$852,108	\$18,576	58.24	\$20,330	35
50,000-74,999	0.78	10	-52.38	3.04	\$565,015	\$22,144	-23.91	\$52,975	39
75,000-99,999	0.70	9	-25.00	4.03	\$748,280	\$27,596	-1.08	\$17,711	42
100,000-199,999	0.94	12	0.00	8.82	\$1,637,998	\$52,009	105.97	\$60,792	33
200,000-299,999	0.39	5	66.67	5.97	\$1,108,750	\$31,262	118.72	\$70,000	22
300,000-399,999	0.39	5	66.67	9.47	\$1,758,750	\$67,094	-11.53	\$40,000	56
400,000-499,999	0.16	2	-60.00	4.98	\$925,195	\$9,556	-87.06	\$25,000	22
500,000-999,999	0.62	8	166.67	26.32	\$4,885,000	\$63,944	-27.99	\$234,375	42
1,000,000 OR GREATER	0.23	3	-40.00	24.23	\$4,498,646	\$249,211	26.64	\$401,667	54
TOTAL	100.00	1,282	-10.22	100.00	\$18,562,829	\$5,257	39.62	\$8,800	14

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

BY INDEMNITY PAID

1991

	CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY		LOSS EXPENSE	% INCREASE FROM PRIOR YR	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	PERCENT	TOTAL NUMBER	CLAIMS	PERCENT	AMOUNT	AVERAGE	LOSS EXP	AVERAGE	AVERAGE
INDEMNITY PAID									
NONE	45.45	649	-0.92	0.00	\$0	\$1,330	-19.39	\$6,695	14
1-2,499	36.69	524	-0.57	1.95	\$341,377	\$329	-39.81	\$1,626	8
2,500-4,999	4.55	65	-1.52	1.24	\$216,744	\$1,481	-38.34	\$4,854	15
5,000-7,499	2.38	34	-10.53	1.12	\$195,202	\$4,676	-47.81	\$8,419	19
7,500-9,999	1.40	20	11.11	0.96	\$168,332	\$2,951	-51.50	\$10,168	30
10,000-24,999	3.57	51	-20.31	4.66	\$814,882	\$12,565	-37.84	\$20,387	29
25,000-49,999	1.47	21	0.00	3.98	\$694,854	\$11,740	-59.97	\$21,456	35
50,000-74,999	1.47	21	90.91	7.05	\$1,232,920	\$29,101	57.61	\$44,195	32
75,000-99,999	0.84	12	200.00	5.51	\$963,202	\$27,897	104.70	\$46,083	39
100,000-199,999	0.84	12	33.33	8.16	\$1,426,330	\$25,251	-49.59	\$51,667	39
200,000-299,999	0.21	3	-25.00	4.20	\$733,500	\$14,293	-52.58	\$80,000	30
300,000-399,999	0.21	3	200.00	5.84	\$1,021,085	\$75,839	2994.21	\$20,500	36
400,000-499,999	0.35	5	150.00	12.14	\$2,122,392	\$73,825	174.19	\$215,600	24
500,000-999,999	0.21	3	-25.00	11.72	\$2,049,291	\$88,804	38.78	\$283,333	21
1,000,000 OR GREATER	0.35	5	400.00	31.46	\$5,500,000	\$196,793	-50.59	\$106,000	30
TOTAL	100.00	1,428	0.35	100.00	\$17,480,111	\$3,765	-0.29	\$8,651	14

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

BY INDEMNITY PAID

1990

	CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY		LOSS EXPENSE	% INCREASE FROM PRIOR YR	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	PERCENT	TOTAL NUMBER	CLAIMS	PERCENT	AMOUNT	AVERAGE	LOSS EXP	AVERAGE	AVERAGE
INDEMNITY PAID									
NONE	46.03	655	-32.75	0.00	\$0	\$1,651	-16.70	\$4,970	13
1-2,499	37.03	527	-24.28	3.29	\$331,299	\$547	-29.11	\$2,309	7
2,500-4,999	4.64	66	-36.54	2.14	\$215,446	\$2,402	-15.83	\$8,710	17
5,000-7,499	2.67	38	-5.00	2.20	\$221,023	\$8,959	163.68	\$10,519	21
7,500-9,999	1.26	18	12.50	1.48	\$149,044	\$6,086	12.00	\$12,161	18
10,000-24,999	4.50	64	18.52	9.89	\$994,971	\$20,214	106.74	\$17,101	31
25,000-49,999	1.48	21	-16.00	6.66	\$670,064	\$29,325	212.95	\$43,721	39
50,000-74,999	0.77	11	-8.33	6.25	\$628,786	\$18,463	33.48	\$50,318	39
75,000-99,999	0.28	4	-33.33	3.37	\$339,100	\$13,628	-67.57	\$20,250	28
100,000-199,999	0.63	9	0.00	12.68	\$1,274,646	\$50,095	-11.70	\$75,431	31
200,000-299,999	0.28	4	0.00	9.69	\$974,451	\$30,138	-92.63	\$17,500	50
300,000-399,999	0.07	1	-66.67	3.97	\$398,725	\$2,451	-92.57	\$7,500	38
500,000-999,999	0.28	4	0.00	26.44	\$2,658,242	\$63,989	-20.87	\$134,480	31
1,000,000 OR GREATER	0.07	1	-50.00	11.93	\$1,199,946	\$398,323	99.39	\$100,000	35
TOTAL	100.00	1,423	-27.06	100.00	\$10,055,743	\$3,776	2.47	\$6,822	13

## TIME STUDY

The following tables are categorized by time intervals to claim resolution. This time study is subdivided into two stages. First, loss data are tabulated by the number of months from the claim incident to the date the claim is reported to the insurer. Then, claims are classified by length of time from claim report to closing date. Each of the eight tables in this section contains the following closed claim information:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims

A ten-year summary for the years 1983 through 1992 is presented in the first and fourth tables. The remaining six tables contain annual summary data for the years 1990, 1991, and 1992. In addition to the above claim data, reported in these annual tables is the percent increase from the previous year for closed claims, indemnity, and loss expense.

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM INCIDENT TO REPORT  
YEARS 1983 THRU 1992 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY	LOSS EXPENSE	RESERVE
	TOTAL	PERCENT	TOTAL	AVERAGE	AVERAGE	AVERAGE
MONTHS FROM INCIDENT TO REPORT						
0-6	10,967	64.13	2,058	\$11,547	\$1,924	\$4,977
7-12	1,089	7.63	245	\$26,807	\$11,798	\$11,841
13-18	652	3.86	124	\$68,204	\$21,251	\$16,388
19-24	512	3.77	121	\$35,581	\$21,825	\$24,921
25-30	410	2.34	75	\$31,880	\$20,031	\$23,725
31-36	219	1.34	43	\$59,454	\$11,361	\$53,463
37-42	164	1.00	32	\$43,723	\$13,611	\$46,969
43-48	176	0.65	21	\$68,127	\$36,837	\$29,162
49-54	122	0.47	15	\$15,658	\$25,086	\$32,433
55-60	134	0.84	27	\$33,170	\$14,877	\$21,908
61-66	133	0.31	10	\$43,867	\$6,684	\$43,550
67-72	88	0.41	13	\$3,716	\$5,872	\$13,846
73-78	333	3.86	124	\$15,012	\$3,070	\$8,791
79-84	44	0.12	4	\$1,330	\$8,464	\$9,875
85-90	272	0.25	8	\$190,048	\$6,959	\$18,625
91-96	37	0.16	5	\$436	\$537	\$3,640
97-102	232	0.25	8	\$2,012	\$1,118	\$8,413
103-108	71	0.28	9	\$2,140	\$0	\$4,372
GREATER THAN 108	3,312	8.32	267	\$14,329	\$6,717	\$7,139
TOTAL	18,967	100.00	3,209	\$18,616	\$5,772	\$9,158

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM INCIDENT TO REPORT  
1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM INCIDENT TO REPORT									
0-6	909	69.49	476	-18.35	\$20,761	116.20	\$3,435	145.85	\$7,219
7-12	96	8.91	61	1.67	\$27,764	-26.35	\$8,540	12.88	\$8,795
13-18	63	5.55	38	40.74	\$37,629	-77.06	\$10,988	-81.54	\$14,716
19-24	42	3.36	23	-17.86	\$78,336	329.86	\$17,715	23.19	\$22,804
25-30	28	1.90	13	-50.00	\$31,248	-2.91	\$15,169	-22.93	\$13,385
31-36	24	1.46	10	0.00	\$77,075	-35.69	\$7,807	-50.53	\$73,200
37-42	12	0.88	6	-40.00	\$120,833	225.00	\$19,875	102.43	\$160,250
43-48	14	1.02	7	250.00	\$166,000	63.14	\$102,930	13542.11	\$52,929
49-54	8	0.29	2	0.00	\$10,492	-62.68	\$6,027	-82.37	\$20,000
55-60	19	1.17	8	-20.00	\$44,949	22.88	\$15,786	-7.03	\$46,969
61-66	7	0.29	2	0.00	\$100,875	2421.88	\$14,074	2983.02	\$9,500
67-72	5	0.58	4	33.33	\$3,897	85.85	\$3,039	-70.86	\$6,125
73-78	15	2.19	15	200.00	\$1,590	-99.48	\$3,429	-89.04	\$4,800
79-84	4	0.29	2		\$1,873		\$16,266		\$18,750
85-90	4	0.44	3	200.00	\$5,837	115.80	\$9,410	-38.61	\$28,500
91-96	3	0.29	2	100.00	\$230	-57.41	\$387		\$2,250
97-102	1	0.15	1	-50.00	\$6,500	360.18	\$0	-100.00	\$3,000
103-108	5	0.29	2		\$732		\$0		\$1,650
GREATER THAN 108	23	1.46	10	25.00	\$3,988	-64.65	\$7,061	89.21	\$3,750
TOTAL	1,282	100.00	685	-12.07	\$27,099	20.77	\$6,508	12.34	\$11,675

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM INCIDENT TO REPORT  
1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM INCIDENT TO REPORT									
0-6	1,032	74.84	583	8.36	\$9,603	26.32	\$1,397	2.47	\$5,110
7-12	116	7.70	60	-1.64	\$37,699	81.01	\$7,565	-57.55	\$10,390
13-18	54	3.47	27	-12.90	\$164,041	907.42	\$59,520	415.72	\$24,352
19-24	53	3.59	28	12.00	\$18,224	-65.72	\$14,380	5.17	\$35,253
25-30	46	3.34	26	30.00	\$32,184	79.11	\$19,683	0.40	\$26,299
31-36	23	1.28	10	11.11	\$119,857	530.98	\$15,781	-4.20	\$107,150
37-42	16	1.28	10	25.00	\$37,180	22.95	\$9,819	-57.60	\$24,500
43-48	9	0.26	2	-66.67	\$101,750	2952.50	\$755	-75.38	\$20,450
49-54	6	0.26	2	-50.00	\$28,110	180.74	\$34,178	78.07	\$3,750
55-60	15	1.28	10	150.00	\$36,580	44.58	\$16,978	-19.31	\$8,550
61-66	5	0.26	2	-60.00	\$4,000	-90.97	\$457	-93.96	\$5,000
67-72	7	0.39	3	200.00	\$2,097	277.78	\$10,428	311.70	\$3,500
73-78	6	0.64	5	25.00	\$307,963	1347.57	\$31,277	9.99	\$109,985
79-84	3	0.00	0						
91-96	2	0.13	1	-50.00	\$540	-8.47	\$0	-100.00	\$3,000
97-102	3	0.26	2		\$1,413		\$4,471		\$7,000
103-108	1	0.00	0						
GREATER THAN 108	31	1.03	8	-83.33	\$11,281	-66.37	\$3,732	-74.27	\$4,938
TOTAL	1,428	100.00	779	1.43	\$22,439	71.38	\$5,793	3.66	\$10,280



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM INCIDENT TO REPORT  
1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM INCIDENT TO REPORT									
0-6	902	70.05	538	16.70	\$7,602	-16.44	\$1,364	-19.07	\$3,849
7-12	101	7.94	61	-3.17	\$20,827	-2.21	\$17,823	35.54	\$13,833
13-18	58	4.04	31	10.71	\$16,283	-78.22	\$11,541	27.83	\$10,335
19-24	60	3.26	25	-44.44	\$53,161	260.14	\$13,673	-58.67	\$40,912
25-30	38	2.60	20	25.00	\$17,968	-63.55	\$19,604	-21.83	\$21,725
31-36	17	1.17	9	-35.71	\$18,995	-36.11	\$16,472	120.94	\$23,153
37-42	13	1.04	8	0.00	\$30,239	300.34	\$23,157	463.90	\$25,750
43-48	20	0.78	6	0.00	\$3,333	-55.73	\$3,064	-44.57	\$12,250
49-54	5	0.52	4	-42.86	\$10,013	-40.41	\$19,193	-38.68	\$15,625
55-60	11	0.52	4	-20.00	\$25,300	83.33	\$21,041	390.67	\$20,068
61-66	15	0.65	5	400.00	\$44,283	490.44	\$7,555		\$76,000
67-72	3	0.13	1	-80.00	\$555	-89.28	\$2,533	-58.29	\$3,000
73-78	4	0.52	4	-96.00	\$21,275	900.07	\$28,436	4713.34	\$63,950
79-84	7	0.26	2		\$788		\$662		\$1,000
85-90	2	0.13	1	-75.00	\$2,705	-99.28	\$15,328	406.17	\$30,000
97-102	7	0.00	0						
103-108	5	0.13	1	-83.33	\$6,500	245.29	\$0		\$5,000
GREATER THAN 108	155	6.25	48	-76.12	\$33,550	223.38	\$14,504	192.44	\$9,431
TOTAL	1,423	100.00	768	-21.39	\$13,093	-6.22	\$5,589	3.82	\$8,401

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM REPORT TO CLOSE  
YEARS 1983 THRU 1992 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY	LOSS EXPENSE	RESERVE
	TOTAL	PERCENT	TOTAL	AVERAGE	AVERAGE	AVERAGE
MONTHS FROM REPORT TO CLOSE						
0-6	9,334	52.10	1,672	\$1,688	\$112	\$2,119
7-12	2,245	11.28	362	\$11,847	\$1,779	\$10,293
13-18	1,311	6.76	217	\$30,717	\$5,518	\$22,564
19-24	1,280	6.73	216	\$20,301	\$13,442	\$12,747
25-30	1,098	6.33	203	\$48,175	\$14,530	\$15,027
31-36	901	4.36	140	\$46,122	\$13,681	\$17,228
37-42	857	3.43	110	\$47,291	\$12,019	\$23,539
43-48	529	2.09	67	\$84,996	\$27,762	\$18,030
49-54	410	1.53	49	\$45,242	\$23,180	\$19,487
55-60	251	1.15	37	\$62,259	\$21,912	\$20,778
61-66	169	1.09	35	\$51,528	\$41,948	\$15,800
67-72	122	0.59	19	\$211,211	\$35,124	\$67,921
73-78	118	0.56	18	\$29,718	\$7,462	\$12,460
79-84	80	0.53	17	\$29,678	\$22,745	\$18,968
85-90	58	0.53	17	\$21,137	\$20,472	\$16,129
91-96	39	0.25	8	\$66,634	\$11,120	\$23,819
97-102	82	0.22	7	\$46,158	\$27,947	\$52,143
103-108	21	0.16	5	\$318,990	\$37,088	\$15,000
GREATER THAN 108	62	0.31	10	\$25,793	\$12,195	\$19,100
TOTAL	18,967	100.00	3,209	\$18,616	\$5,772	\$9,158

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM REPORT TO CLOSE  
1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM REPORT TO CLOSE									
0-6	761	54.01	370	-11.90	\$1,369	-21.55	\$56	-72.56	\$1,732
7-12	144	12.12	83	-3.49	\$10,176	-56.76	\$1,926	-47.54	\$5,772
13-18	74	5.84	40	-24.53	\$61,255	33.78	\$6,341	-24.34	\$33,060
19-24	59	5.26	36	-52.63	\$37,273	48.02	\$14,997	49.90	\$19,251
25-30	45	3.65	25	-30.56	\$119,160	49.58	\$18,596	-36.59	\$31,282
31-36	42	4.23	29	11.54	\$27,266	-77.07	\$10,689	-21.35	\$23,103
37-42	32	3.07	21	-4.55	\$137,044	224.63	\$26,805	148.85	\$63,452
43-48	22	1.90	13	-23.53	\$34,947	-74.07	\$38,024	46.60	\$12,365
49-54	30	2.63	18	100.00	\$20,167	-23.93	\$17,673	-7.46	\$9,794
55-60	9	0.58	4	-63.64	\$110,906	147.04	\$32,093	11.13	\$46,900
61-66	18	1.61	11	175.00	\$96,155	1135.40	\$12,725	-5.57	\$8,455
67-72	10	0.88	6	50.00	\$556,083	10770.03	\$91,513	1519.34	\$170,417
73-78	5	0.58	4	-33.33	\$20,190	26.85	\$2,857	-72.65	\$3,250
79-84	10	1.31	9	200.00	\$42,028	1187.89	\$19,370	58.58	\$9,939
85-90	8	1.02	7	250.00	\$1,155	-98.35	\$6,716	-84.68	\$3,929
91-96	5	0.44	3	200.00	\$168,696	649.76	\$29,654		\$42,333
97-102	1	0.15	1	0.00	\$33,750	-50.55	\$44,103	20.27	\$25,000
103-108	3	0.44	3	200.00	\$30,844	23.37	\$38,391	-41.88	\$8,333
GREATER THAN 108	4	0.29	2	0.00	\$8,750	-79.17	\$17,800	16.06	\$65,000
TOTAL	1,282	100.00	685	-12.07	\$27,099	20.77	\$6,508	12.34	\$11,675

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM REPORT TO CLOSE  
1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM REPORT TO CLOSE									
0-6	771	53.92	420	-9.48	\$1,745	-14.38	\$203	124.42	\$2,278
7-12	174	11.04	86	16.22	\$23,531	100.60	\$3,672	255.07	\$22,710
13-18	107	6.80	53	-10.17	\$45,789	182.08	\$8,381	31.72	\$30,442
19-24	108	9.76	76	162.07	\$25,182	138.13	\$10,005	75.89	\$13,042
25-30	52	4.62	36	71.43	\$79,663	3.89	\$29,326	18.46	\$9,910
31-36	44	3.34	26	-3.70	\$118,901	71.32	\$13,590	-56.03	\$22,606
37-42	63	2.82	22	4.76	\$42,215	39.22	\$10,772	13.40	\$12,081
43-48	30	2.18	17	0.00	\$134,753	419.50	\$25,937	-16.78	\$27,074
49-54	17	1.16	9	12.50	\$26,512	-9.37	\$19,097	-41.86	\$22,444
55-60	14	1.41	11	-8.33	\$44,894	-58.60	\$28,879	13.56	\$28,955
61-66	6	0.51	4	-66.67	\$7,783	-59.13	\$13,475	-73.93	\$6,625
67-72	10	0.51	4	-42.86	\$5,116	-89.92	\$5,651	-42.39	\$8,375
73-78	9	0.77	6	50.00	\$15,916	281.80	\$10,447	171.08	\$9,667
79-84	12	0.39	3	-25.00	\$3,263	-86.47	\$12,214	-68.52	\$2,667
85-90	4	0.26	2	-50.00	\$70,000	587.12	\$43,824	279.22	\$52,500
91-96	1	0.13	1		\$22,500		\$0		\$1,500
97-102	2	0.13	1	-50.00	\$68,250	94.43	\$36,671	1095.66	\$40,000
GREATER THAN 108	4	0.26	2	0.00	\$42,000	76.84	\$15,337	695.08	\$15,000
TOTAL	1,428	100.00	779	1.43	\$22,439	71.38	\$5,793	3.66	\$10,280

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BY TIME FROM REPORT TO CLOSE  
1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM REPORT TO CLOSE									
0-6	833	60.42	464	11.00	\$2,038	33.58	\$90	-5.73	\$2,569
7-12	175	9.64	74	-37.82	\$11,730	152.74	\$1,034	34.16	\$5,468
13-18	106	7.68	59	-9.23	\$16,232	27.00	\$6,363	233.13	\$21,037
19-24	61	3.78	29	-61.33	\$10,575	-3.61	\$5,688	-70.34	\$19,174
25-30	47	2.73	21	-82.64	\$76,680	299.52	\$24,757	229.53	\$34,256
31-36	42	3.52	27	-53.45	\$69,404	474.25	\$30,905	329.22	\$14,923
37-42	34	2.73	21	-54.35	\$30,323	83.88	\$9,499	35.39	\$11,690
43-48	28	2.21	17	-15.00	\$25,939	-79.32	\$31,166	57.80	\$27,265
49-54	17	1.04	8	-42.86	\$29,255	-70.35	\$32,844	20.04	\$20,575
55-60	20	1.56	12	20.00	\$108,442	1572.61	\$25,430	327.02	\$11,342
61-66	22	1.56	12	50.00	\$19,044	-68.66	\$51,688	-36.78	\$18,625
67-72	9	0.91	7	250.00	\$50,758	-66.25	\$9,809	-27.36	\$17,786
73-78	6	0.52	4	0.00	\$4,169	-95.12	\$3,854	-65.58	\$24,694
79-84	4	0.52	4	300.00	\$24,122	20.61	\$38,800	89.38	\$25,000
85-90	5	0.52	4	0.00	\$10,188	-76.10	\$11,556	-72.34	\$18,000
91-96	1	0.00	0						
97-102	2	0.26	2	-33.33	\$35,103	-30.21	\$3,067	-91.54	\$127,500
103-108	3	0.13	1	0.00	\$25,000	-98.31	\$66,054	1468.23	\$50,000
GREATER THAN 108	8	0.26	2	-50.00	\$23,750	-12.79	\$1,929	-85.11	\$1,000
TOTAL	1,423	100.00	768	-21.39	\$13,093	-6.22	\$5,589	3.82	\$8,401

**SEVERITY**  
**BODILY INJURY/PROPERTY DAMAGE**

This section includes six tables dealing with the severity of bodily injury or property damage. BI, bodily injury, severity is divided into the following categories: none (no bodily injury), emotional only, temporary, permanent, and death. PD, property damage, severity is subdivided into: none (no PD), minor, intermediate, and major. For the years 1990 through 1992, separate tables are presented for bodily injury and property damage severity. These tables contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is  
reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BODILY INJURY SEVERITY LOSS EXPERIENCE

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BI - SEVERITY									
NONE	446								
NOT SPECIFIED	11	2.35	11	57.14	\$9,124	-6.34	2,262	1,582	7
EMOTIONAL ONLY	41	3.42	16	45.45	\$338	-68.27	16	2,413	6
TEMPORARY	535	60.04	281	-19.94	\$2,964	-2.92	1,698	4,294	10
PERMANENT	228	31.62	148	37.04	\$84,772	4.82	18,067	26,442	38
DEATH	21	2.56	12	9.09	\$144,188	-14.61	18,286	40,833	23
TOTAL	1,282	100.00	468	-4.10	\$32,511	35.10	7,256	12,107	19

1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BI - SEVERITY									
NONE	546								
NOT SPECIFIED	7	1.43	7	-69.57	\$9,742	183.38	2,418	6,714	9
EMOTIONAL ONLY	28	2.25	11	0.00	\$1,067	96.32	2,494	1,732	13
TEMPORARY	614	71.93	351	20.62	\$3,054	18.31	1,216	2,681	12
PERMANENT	203	22.13	108	-30.77	\$80,873	74.27	16,708	34,906	29
DEATH	30	2.25	11	120.00	\$168,861	1097.75	67,592	82,273	29
TOTAL	1,428	100.00	488	0.41	\$24,064	43.57	6,187	11,644	16

1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BI - SEVERITY									
NONE	556								
NOT SPECIFIED	23	4.73	23	-20.69	\$3,438	-53.74	1,623	10,773	11
EMOTIONAL ONLY	29	2.26	11	-42.11	\$543	-88.60	1,239	2,446	10
TEMPORARY	526	59.88	291	-10.74	\$2,581	-44.11	1,855	4,054	9
PERMANENT	264	32.10	156	-50.16	\$46,405	61.93	18,594	22,385	31
DEATH	25	1.03	5	-84.38	\$14,098	-42.24	37,951	18,098	44
TOTAL	1,423	100.00	486	-32.41	\$16,761	4.23	7,574	10,364	16

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
PROPERTY DAMAGE SEVERITY LOSS EXPERIENCE

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PD - SEVERITY	905								
NONE									
NOT SPECIFIED	7	3.21	7	-22.22	\$4,002	178.96	370	3,716	9
MINOR	216	58.26	127	-27.84	\$2,850	-58.92	1,254	4,330	8
INTERMEDIATE	128	32.57	71	-2.74	\$9,654	-16.62	3,677	8,093	11
MAJOR	26	5.96	13	-63.89	\$184,517	80.01	51,361	96,039	19
TOTAL	1,282	100.00	218	-25.85	\$15,936	-18.79	5,003	11,005	10

1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PD - SEVERITY	938								
NONE									
NOT SPECIFIED	9	3.06	9	-18.18	\$1,435	-89.03	720	1,828	12
MINOR	264	59.86	176	10.00	\$6,936	174.29	1,148	4,491	7
INTERMEDIATE	147	24.83	73	-22.34	\$11,577	12.33	2,631	10,114	9
MAJOR	70	12.24	36	89.47	\$102,503	377.41	30,506	22,566	27
TOTAL	1,428	100.00	294	3.52	\$19,622	189.45	5,098	8,019	10

1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PD - SEVERITY	967								
NONE									
NOT SPECIFIED	11	3.87	11	120.00	\$13,083	2015.65	2,274	6,215	10
MINOR	252	56.34	160	12.68	\$2,529	-61.27	823	3,822	6
INTERMEDIATE	148	33.10	94	32.39	\$10,307	78.04	604	4,844	7
MAJOR	45	6.69	19	-52.50	\$21,471	15.08	20,226	15,819	27
TOTAL	1,423	100.00	284	10.08	\$6,779	-16.21	2,105	5,055	8



## **BUSINESS CLASSIFICATION**

In this section losses are classified by the business classification of the insured. The following annual tables (1990 - 1992) contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
BUSINESS CLASSIFICATION LOSS EXPERIENCE

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BUSINESS CLASSIFICATION									
NOT SPECIFIED	7	1	6	100.00	\$5,185	54.93	\$6,092	\$9,167	40
SUBCONTRACTOR	36	3	21	110.00	\$24,207	-5.02	\$4,617	\$11,145	23
MANUFACTURER	767	58	397	-1.00	\$37,104	7.90	\$9,549	\$16,036	19
WHOLESALE	27	2	15	-46.43	\$46,429	-33.29	\$6,453	\$12,027	13
RETAILER	303	25	173	-29.10	\$7,004	142.54	\$1,484	\$4,286	8
SERVICER-REPAIRER	61	5	37	-17.78	\$29,633	510.81	\$1,746	\$8,764	13
DISTRIBUTOR	81	5	36	-25.00	\$8,018	-30.51	\$3,220	\$2,658	12
TOTAL	1,282	100	685	-12.07	\$27,099	20.77	\$6,508	\$11,675	16

1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BUSINESS CLASSIFICATION									
NOT SPECIFIED	5	0	3	200.00	\$3,347	-86.61	\$2	\$4,233	5
SUBCONTRACTOR	20	1	10	-47.37	\$25,487	62.75	\$4,763	\$6,958	23
MANUFACTURER	794	51	401	1.52	\$34,388	74.34	\$9,382	\$14,921	17
WHOLESALE	52	4	28	-31.71	\$69,598	1378.15	\$9,925	\$27,256	15
RETAILER	396	31	244	5.63	\$2,888	-42.85	\$609	\$2,915	9
SERVICER-REPAIRER	64	6	45	-4.26	\$4,851	-10.38	\$2,496	\$5,955	6
DISTRIBUTOR	97	6	48	41.18	\$11,538	19.80	\$3,421	\$4,172	11
TOTAL	1,428	100	779	1.43	\$22,439	71.38	\$5,793	\$10,280	14

1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BUSINESS CLASSIFICATION									
NOT SPECIFIED	2	0	1	-95.45	\$25,000	523.58	\$11,600	\$5,000	21
SUBCONTRACTOR	26	2	19	0.00	\$15,660	16.21	\$13,586	\$12,413	18
MANUFACTURER	771	51	395	-39.88	\$19,724	7.80	\$7,315	\$11,679	16
WHOLESALE	61	5	41	46.43	\$4,708	274.10	\$2,858	\$5,770	12
RETAILER	401	30	231	22.22	\$5,052	33.86	\$2,911	\$2,748	7
SERVICER-REPAIRER	73	6	47	30.56	\$5,414	-24.12	\$2,234	\$7,241	11
DISTRIBUTOR	89	4	34	30.77	\$9,631	-7.22	\$7,016	\$11,345	17
TOTAL	1,423	100	768	-21.39	\$13,093	-6.22	\$5,589	\$8,401	13

## **PRODUCT INDEMNITY ANALYSIS**

This section contains a claim data analysis by classification of the product which caused the loss. This section includes a separate Product Indemnity Analysis table for each of the years 1992, 1991, and 1990, as well as an analysis for the years 1983 through 1992 combined. The tables are sorted by category in descending frequency of paid claims. The following tables contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY  
YEARS 1983 THRU 1992 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:							
ASBESTOS GOODS MFG	3,271	10.76	1,085	\$10,314	\$7,770	\$2,653	40
DRUG AND PHARMACEUTICALS	782	4.52	456	\$6,950	\$2,743	\$6,713	20
BAKERIES AND BAKERY GOODS	712	4.34	438	\$1,987	\$1,293	\$1,479	7
MEAT, FISH, POULTRY, AND SEAFOOD	641	3.57	360	\$2,864	\$489	\$2,229	5
DISCONTINUED OPERATIONS	549	3.56	359	\$4,020	\$2,725	\$2,795	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	445	3.22	325	\$17,211	\$3,423	\$4,314	6
FURNITURE AND FIXTURES	500	3.04	307	\$29,160	\$11,950	\$7,683	15
MACHINERY PARTS, OR EQUIPMENT- USE, MFG	399	2.24	226	\$35,429	\$8,578	\$20,054	27
CHEMICAL MFG	509	2.22	224	\$10,339	\$3,887	\$6,578	8
SHOES, BOOTS, OR SLIPPERS	414	2.17	219	\$5,176	\$773	\$2,908	12
FOOD PRODUCTS - NOT DRY	490	2.17	219	\$1,135	\$186	\$1,163	6
RESTAURANTS - SERVE ALCOHOL	310	2.12	214	\$712	\$23	\$1,142	9
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	400	1.88	190	\$14,062	\$5,962	\$6,474	14
FOOD PRODUCTS - DRY	294	1.78	179	\$1,853	\$101	\$1,239	5
GASOLINE STATIONS	210	1.69	170	\$1,499	\$39	\$1,642	2
HEATING AND AIR CONDITIONING	294	1.67	168	\$34,056	\$11,446	\$21,514	17
FRUIT OR VEGETABLES	327	1.65	166	\$1,122	\$204	\$835	4
AUTO REPAIR SHOPS	199	1.61	162	\$2,258	\$1,447	\$4,771	4
CANDY OR CONFECTIONARY PRODUCTS	261	1.61	162	\$769	\$155	\$2,376	5
RESTAURANTS - SERVE NO ALCOHOL	285	1.47	148	\$959	\$195	\$1,512	4
APPLIANCES AND ACCESSORIES	250	1.45	146	\$9,493	\$3,130	\$5,011	14
BEVERAGE BOTTLER - NON-ALCOHOLIC	206	1.35	136	\$1,130	\$170	\$1,734	7
GROCERY STORES AND MARKETS	294	1.34	135	\$1,621	\$952	\$8,161	5
DISCOUNT STORES	242	1.24	125	\$5,472	\$2,482	\$8,848	12
TANK BUILDING	150	1.21	122	\$8,133	\$3,737	\$5,323	5
DELI, CATERERS, AND CAFETERIAS	176	1.17	118	\$1,411	\$276	\$3,789	4
ELECTRICAL EQUIPMENT	239	1.10	111	\$27,264	\$9,111	\$18,126	27
WHEEL AND TIRE MFG	225	1.07	108	\$12,700	\$3,849	\$10,103	11
DAIRY PRODUCTS	187	1.06	107	\$1,126	\$1,897	\$7,835	5
VENDING MACHINES MFG	194	1.04	105	\$40,148	\$12,415	\$18,126	27
PLUMBING	155	1.00	101	\$2,237	\$382	\$3,055	8
ROOFING	142	0.99	100	\$20,375	\$9,159	\$7,273	18
INK AND DYES	155	0.93	94	\$11,970	\$7,155	\$4,235	16
FROZEN FOODS	162	0.91	92	\$795	\$259	\$857	7
CARPENTRY AND FLOOR COVERINGS	161	0.90	91	\$6,295	\$1,584	\$4,426	11
UNKNOWN GROUP AND PRODUCT CODE	135	0.89	90	\$24,881	\$11,240	\$2,837	26
BOLTS, NUTS, NAILS, TACKS, SCREWS	163	0.88	89	\$37,877	\$8,541	\$19,238	21
WAX, PAINT, OR VARNISH	182	0.87	88	\$9,550	\$35,803	\$7,641	15
BATTERIES	119	0.87	88	\$4,961	\$2,504	\$3,356	8
MEDICAL EQUIPMENT AND INSTRUMENTS	141	0.82	83	\$49,358	\$20,370	\$12,009	23
TOOL MFG	125	0.77	78	\$28,910	\$6,388	\$8,940	15
ANIMAL FEED	134	0.76	77	\$29,002	\$3,513	\$6,583	9
CROP SPRAYING AND PESTICIDES	100	0.70	71	\$2,914	\$247	\$3,145	5
BOTTLE AND JAR MFG	110	0.69	70	\$6,549	\$2,069	\$6,943	16
CONCRETE AND ASPHALT CONSTRUCTION	227	0.67	68	\$10,464	\$6,267	\$10,971	20
FURS, FABRICS AND OTHER CLOTHING	105	0.66	67	\$28,414	\$7,599	\$20,932	18
FARM MACHINERY	106	0.66	67	\$49,363	\$10,233	\$12,403	22
MANUFACTURERS - NOC	84	0.62	63	\$25,012	\$7,515	\$12,117	21
FERTILIZERS	78	0.61	62	\$3,657	\$731	\$2,973	5
INSULATION - OTHER THAN ASBESTOS	100	0.60	60	\$39,895	\$13,433	\$4,666	17

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY  
YEARS 1983 THRU 1992 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:							
ALCOHOL, LIQUOR - MFG, DISTR, STORES	88	0.60	60	\$1,678	\$737	\$2,085	9
EXERCISE, SPORTING GOODS AND EQUIP	87	0.52	52	\$18,775	\$5,268	\$10,437	22
VALVES, PUMPS, COMPRESSORS MFG	80	0.50	50	\$21,319	\$5,981	\$23,299	19
ALARMS AND DETECTION DEVICES	70	0.47	47	\$36,907	\$17,538	\$18,726	16
REFRIGERATION	64	0.43	43	\$13,904	\$4,368	\$5,472	20
HARDWARE, HOME IMPROVEMENT STORES	103	0.42	42	\$13,545	\$56,466	\$9,906	17
LUMBER AND WOOD MFG	78	0.40	40	\$57,220	\$17,894	\$14,387	17
MINING AND DREDGING	87	0.39	39	\$26,219	\$9,499	\$20,113	23
DOOR AND WINDOWS MFG	66	0.36	36	\$7,156	\$2,768	\$5,725	19
CONTRACTORS - NOC	64	0.35	35	\$5,326	\$1,621	\$3,250	29
WIRE GOODS	87	0.35	35	\$59,013	\$14,062	\$45,369	28
BICYCLES	70	0.35	35	\$3,619	\$812	\$1,977	20
PRODUCTS - COMPLETED OPERATIONS - NOC	68	0.34	34	\$22,012	\$8,051	\$9,969	27
CANS, DRUMS, AND METAL CONTAINERS	44	0.34	34	\$5,560	\$856	\$6,710	26
GLASS DEALERS AND GLAZIERS	47	0.32	32	\$13,233	\$2,800	\$5,460	12
ELEVATOR, ESCALATOR, MOVING SIDEWALK	133	0.30	30	\$54,743	\$10,736	\$8,375	29
PLASTIC, RUBBER GOODS - MFG	62	0.30	30	\$20,662	\$1,524	\$24,066	11
COSMETICS	48	0.27	27	\$2,539	\$280	\$2,239	10
METAL GOODS	45	0.26	26	\$31,339	\$6,836	\$21,108	16
ELECTRIC CABLES, CONDUIT, AND WIRING	48	0.25	25	\$3,538	\$295	\$2,750	7
ADHESIVE AND ABRASIVE GOODS	41	0.25	25	\$4,739	\$2,565	\$4,920	46
RECREATIONAL VEHICLE MFG	39	0.24	24	\$62,147	\$14,407	\$29,115	24
BUILDING MATERIALS	61	0.23	23	\$43,877	\$6,035	\$9,451	30
TOYS AND GAMES	34	0.23	23	\$6,919	\$2,676	\$5,402	29
GAS, STEAM, WATER, AND SEWER MAINS	30	0.22	22	\$7,840	\$1,939	\$10,836	19
METAL ERECTION	38	0.22	22	\$5,165	\$15,107	\$6,597	12
WATER AND FIRE PROOFING	23	0.22	22	\$9,222	\$1,783	\$6,466	23
GRAIN ELEVATOR OPERATIONS	34	0.22	22	\$18,629	\$6,370	\$14,409	14
WATER SOFTENING EQUIPMENT	31	0.21	21	\$25,775	\$7,443	\$3,053	7
LIGHTS, LANTERNS, AND LAMPS	41	0.21	21	\$5,556	\$2,768	\$2,318	11
LADDERS, HOISTS, AND SCAFFOLDS	52	0.20	20	\$30,339	\$10,881	\$28,727	26
MASONRY, PLASTERING, MARBLE, OR TILE	31	0.19	19	\$32,972	\$9,929	\$14,113	14
PACKAGING AND PACKING	34	0.19	19	\$2,571	\$1,297	\$3,289	16
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	42	0.18	18	\$3,520	\$4,677	\$7,897	16
OFFICE MACHINES, COMPUTERS - OTHER	24	0.16	16	\$36,047	\$75,581	\$27,813	14
AEROSOL CONTAINERS	28	0.16	16	\$3,581	\$883	\$1,869	10
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	35	0.16	16	\$86,545	\$18,665	\$11,088	37
SOAP AND DETERGENTS	25	0.15	15	\$822	\$772	\$2,549	7
CARPET AND FURNITURE CLEANING	19	0.14	14	\$5,742	\$4,618	\$10,057	4
OPTICAL AND HEARING GOODS	20	0.13	13	\$32,710	\$7,126	\$6,038	17
STORES AND DISTR - NO FOOD OR DRINK	37	0.13	13	\$32,474	\$6,312	\$2,212	15
FIREARMS, AMMUNITION - MFG AND REPAIR	17	0.12	12	\$49,462	\$10,833	\$25,583	32
ENGINE OR TURBINE MFG	21	0.12	12	\$165,581	\$20,886	\$7,163	23
COMMUNICATION, RECORDING SYSTEMS	23	0.12	12	\$31,901	\$200	\$24,167	10
BOATS - USE	13	0.11	11	\$28,595	\$1,989	\$6,759	9

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DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY  
YEARS 1983 THRU 1992 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:							
PAPER PRODUCTS	18	0.11	11	\$9,837	\$5,252	\$5,773	15
BABY FOOD	20	0.10	10	\$786	\$0	\$1,200	4
METAL EXTRACTION AND PROCESSING	18	0.10	10	\$85,589	\$14,023	\$49,000	9
BOAT OR SHIP BUILDING	15	0.09	9	\$42,004	\$10,140	\$10,378	12
CONTRACTOR EQUIPMENT	16	0.09	9	\$99,548	\$15,372	\$24,522	25
DRILLING	11	0.09	9	\$53,064	\$12,783	\$44,678	16
CONCESSIONAIRES	15	0.09	9	\$3,665	\$134	\$1,556	5
PIPE MFG	24	0.09	9	\$11,062	\$774	\$5,922	14
BARBER SUPPLIES AND HAIR PIECES	16	0.09	9	\$641	\$136	\$1,567	9
ANIMAL DEALERS	24	0.09	9	\$2,019	\$1,382	\$2,956	13
RAILROAD AND TRAIN MFG	11	0.08	8	\$9,586	\$8,200	\$12,438	28
SWIMMING POOLS	13	0.08	8	\$32,660	\$18,820	\$12,700	25
SHIP REPAIR OR MAINTENANCE	9	0.07	7	\$4,750	\$1,936	\$3,214	6
PREFABRICATED BUILDING MFG	14	0.07	7	\$160,695	\$31,610	\$49,214	55
BUILDING STRUCTURES	32	0.07	7	\$20,524	\$7,130	\$8,071	39
MOBILE HOME MFG	20	0.07	7	\$10,804	\$6,623	\$9,714	33
SIGN MFG AND INSTALLATION	16	0.07	7	\$2,072	\$2,102	\$1,264	16
CONDOMINIUMS	7	0.06	6	\$1,823	\$14	\$3,167	5
GARDENING EQUIPMENT AND LANDSCAPING	12	0.06	6	\$1,410	\$9,523	\$7,900	15
TV OR RADIO	13	0.06	6	\$31,584	\$5,274	\$18,598	20
TEXTILE MFG	11	0.06	6	\$9,640	\$1,600	\$4,888	5
WATER BOTTLING	9	0.05	5	\$6,860	\$6,357	\$6,000	14
BOXES AND COMPOSITION GOODS	13	0.05	5	\$6,611	\$3,051	\$4,510	31
EXPLOSIVES OR FIREWORKS MFG	5	0.05	5	\$2,240	\$615	\$1,500	10
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	8	0.05	5	\$16,942	\$13,626	\$15,040	15
MATCH AND CHARCOAL MFG	15	0.05	5	\$21,800	\$9,970	\$27,100	24
WELDING	19	0.05	5	\$2,678	\$7,411	\$2,420	16
ANIMAL BOARDING	6	0.04	4	\$2,794	\$2,150	\$6,916	8
ICE DEALERS AND DISTRIBUTORS	11	0.04	4	\$678	\$409	\$1,263	8
TENTS AND CANOPIES	4	0.04	4	\$373,570	\$4,218	\$3,168	32
CUTLERY, RAZORS, AND FLATWARE	5	0.04	4	\$968	\$5	\$1,563	3
PUTTY PRODUCTS	6	0.04	4	\$131,959	\$75	\$1,430	8
PIPELINES	8	0.04	4	\$8,318	\$5,437	\$11,350	27
LEATHER GOODS	6	0.04	4	\$4,130	\$2,677	\$1,750	27
SEED MERCHANT	9	0.04	4	\$5,307	\$201	\$10,081	6
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	10	0.03	3	\$633	\$0	\$1,023	2
TOBACCO PRODUCTS	5	0.03	3	\$229	\$0	\$430	3
WALL AND CEILING INSTALLATION	7	0.03	3	\$8,044	\$47	\$467	10
BOILER, STEAM PIPES	6	0.03	3	\$6,615	\$3,500	\$21,667	25
NET, ROPE, AND FIBER MFG	11	0.03	3	\$12,512	\$3,388	\$35,667	30
BEARING MFG	3	0.03	3	\$34,654	\$19,849	\$9,083	21
LABORATORIES	4	0.03	3	\$1,470	\$0	\$1,333	4
FIBERGLASS MFG	5	0.03	3	\$26,086	\$1,553	\$10,067	15
CLAY PRODUCTS	3	0.03	3	\$553	\$0	\$533	2
FIRE EXTINGUISHERS	4	0.02	2	\$2,342	\$635	\$3,000	31
COFFINS, CASKETS, AND MAUSELEUMS	5	0.02	2	\$4,235	\$820	\$750	12
SEPTIC TANKS	4	0.02	2	\$3,898	\$2,238	\$35,000	20
INSTRUMENT MFG	3	0.02	2	\$608	\$278	\$1,883	2
CLOCK MFG	3	0.02	2	\$1,946	\$2,189	\$7,500	28
JEWELRY AND WATCHES	6	0.02	2	\$245	\$0	\$625	1

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY  
YEARS 1983 THRU 1992 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:							
PENCIL, PEN, CRAYON OR CHALK MFG	6	0.02	2	\$122	\$0	\$175	0
BRUSH OR BROOM MFG	3	0.02	2	\$433	\$0	\$500	10
HOBBY, WALLPAPERS, ART STORES	4	0.02	2	\$1,752	\$64	\$3,050	7
GAS TANKS AND FUEL CONTAINERS MFG	4	0.02	2	\$625	\$1,314	\$1,500	26
UMBRELLAS, CANES, BEACH CHAIRS	1	0.01	1	\$1,800	\$4,589	\$6,000	13
LAUNDRY SERVICES	5	0.01	1	\$3,000	\$0	\$8,000	2
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01	1	\$86,500	\$22,393	\$0	38
JUNK AND SCRAP DEALERS	3	0.01	1	\$59,234	\$3,165	\$18,000	14
BLOOD BANKS	3	0.01	1	\$5,000	\$100,795	\$15,000	45
FENCES	5	0.01	1	\$175,000	\$11,476	\$5,000	14
HONEY, MOLASSES, AND SYRUPS	2	0.01	1	\$4,590	\$0	\$0	2
PARACHUTE MFG	1	0.01	1	\$100	\$0	\$0	3
VAULTS AND LOCKS	1	0.01	1	\$100,000	\$0	\$500	18
SEWING MACHINES	1	0.01	1	\$1,000	\$2,611	\$3,000	105
AIRCRAFT OR AIRCRAFT PARTS MFG	3	0.01	1	\$292,500	\$26,985	\$30,000	24
STONE AND GEM CUTTING OR POLISHING	1	0.01	1	\$10,117	\$0	\$750	1
MOTION PICTURES	1	0.01	1	\$9,653	\$0	\$9,758	4
IRRIGATION EQUIPMENT	1	0.01	1	\$34,950	\$0	\$32,650	26
BOAT STORAGE OR MARINAS	2	0.00	0				
COTTON GOODS MFG	2	0.00	0				
FURNITURE OR WOODWORK STRIPPING	1	0.00	0				
AMUSEMENT DEVICES	2	0.00	0				
GOLFMOBILES	1	0.00	0				
GRANDSTANDS OR BLEACHERS	1	0.00	0				
HONE, OILSTONE, OR WHETSTONE MFG	1	0.00	0				
MUSICAL INSTRUMENT MFG	1	0.00	0				
SNOW AND ICE REMOVAL	1	0.00	0				
TOTAL	18,967	100.00	10,084	\$13,130	\$5,157	\$6,487	15

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
FURNITURE AND FIXTURES	54	5.55	38	8.57	\$42,039	9.23	\$6,684	\$7,390	21
FOOD PRODUCTS - NOT DRY	122	5.26	36	111.76	\$561	-29.35	\$21	\$436	6
RESTAURANTS - SERVE ALCOHOL	54	4.96	34	-42.37	\$1,047	37.95	\$106	\$1,825	9
ASBESTOS GOODS MFG	58	4.53	31	181.82	\$2,056	36.34	\$1,994	\$3,171	70
DELI, CATERERS, AND CAFETERIAS	34	4.23	29	11.54	\$907	35.79	\$0	\$1,293	4
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	66	3.94	27	22.73	\$1,491	-75.83	\$3,000	\$9,489	20
TOOL MFG	36	3.65	25	257.14	\$41,831	1299.02	\$10,752	\$8,727	14
MEAT, FISH, POULTRY, AND SEAFOOD	48	3.50	24	-4.00	\$2,271	-63.36	\$86	\$1,037	5
CANDY OR CONFECTIONARY PRODUCTS	42	3.36	23	187.50	\$593	-16.01	\$85	\$1,451	3
FOOD PRODUCTS - DRY	40	3.07	21	-54.35	\$554	-64.48	\$30	\$1,046	5
AUTO REPAIR SHOPS	20	2.77	19	111.11	\$3,865	29.02	\$836	\$6,195	11
GASOLINE STATIONS	19	2.34	16	77.78	\$638	-81.08	\$49	\$1,594	6
HEATING AND AIR CONDITIONING	24	2.34	16	6.67	\$156,842	335.86	\$39,580	\$92,952	30
FRUIT OR VEGETABLES	23	2.34	16	-48.39	\$1,771	176.79	\$605	\$1,298	8
ELECTRICAL EQUIPMENT	27	2.19	15	-25.00	\$12,025	-67.47	\$10,083	\$10,380	31
DAIRY PRODUCTS	30	2.19	15	650.00	\$943	129.92	\$0	\$1,617	2
RESTAURANTS - SERVE NO ALCOHOL	45	2.19	15	200.00	\$878	0.62	\$292	\$2,317	4
CHEMICAL MFG	23	2.04	14	-33.33	\$6,995	56.85	\$1,593	\$20,999	7
MACHINERY PARTS, OR EQUIPMENT-USE, MFG	31	1.61	11	-15.38	\$198,955	332.47	\$26,644	\$114,318	37
BEVERAGE BOTTLER - NON- ALCOHOLIC	21	1.46	10	42.86	\$277	-72.14	\$0	\$640	1
MEDICAL EQUIPMENT AND INSTRUMENTS	12	1.17	8	0.00	\$16,422	-46.86	\$18,943	\$7,875	27
CONCRETE AND ASPHALT CONSTRUCTION	15	1.17	8	-27.27	\$2,023	-90.72	\$955	\$6,438	15
ROOFING	18	1.17	8	-33.33	\$108,754	296.97	\$10,966	\$14,559	38
BAKERIES AND BAKERY GOODS	17	1.17	8	14.29	\$1,790	-22.68	\$0	\$1,496	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	9	1.02	7	-85.11	\$14,396	-57.04	\$9,344	\$16,500	18
WAX, PAINT, OR VARNISH	16	1.02	7	-12.50	\$6,430	45.56	\$9,680	\$5,964	11
APPLIANCES AND ACCESSORIES	11	1.02	7	-46.15	\$50,076	307.48	\$20,409	\$10,400	19
WHEEL AND TIRE MFG	9	1.02	7	16.67	\$618	-89.84	\$0	\$2,234	2
FURS, FABRICS AND OTHER CLOTHING	8	0.88	6	-53.85	\$146,080	363.96	\$40,371	\$79,829	15
CARPENTRY AND FLOOR COVERINGS	9	0.88	6	-14.29	\$6,323	49.25	\$1,741	\$3,513	17
FROZEN FOODS	15	0.88	6	-45.45	\$939	45.93	\$0	\$542	3
METAL GOODS	7	0.88	6	20.00	\$7,004	-93.36	\$4,693	\$2,300	11
BOTTLE AND JAR MFG	11	0.88	6	-25.00	\$756	-96.12	\$158	\$717	3
VALVES, PUMPS, COMPRESSORS MFG	7	0.73	5	-37.50	\$121,017	685.77	\$8,985	\$106,140	20
ELEVATOR, ESCALATOR, MOVING SIDEWALK	13	0.73	5	25.00	\$247,900	409.47	\$33,519	\$5,000	49
FARM MACHINERY	7	0.73	5	-50.00	\$30,254	-85.51	\$19,082	\$11,690	29
PLUMBING	13	0.73	5	25.00	\$1,655	29.49	\$145	\$4,003	4
DRILLING	5	0.73	5	400.00	\$29,000	-35.56	\$11,576	\$31,520	17
ALCOHOL, LIQUOR - MFG, DISTR, STORES	9	0.73	5	-82.14	\$403	-65.03	\$19	\$1,630	3

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DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
WIRE GOODS	7	0.73	5	-28.57	\$95,000	-42.00	\$34,559	\$38,200	46
COSMETICS	5	0.73	5	150.00	\$920	-96.33	\$3	\$3,500	8
STORES AND DISTR - NO FOOD OR DRINK	11	0.73	5	150.00	\$14,257	-91.35	\$4,215	\$4,030	14
PLASTIC, RUBBER GOODS - MFG	11	0.73	5	-37.50	\$46,235	341.93	\$3,104	\$55,020	16
CARPET AND FURNITURE CLEANING	4	0.58	4	300.00	\$1,725	-89.18	\$103	\$2,200	2
SHOES, BOOTS, OR SLIPPERS	8	0.58	4	-69.23	\$14,400	481.76	\$6,115	\$11,775	26
ALARMS AND DETECTION DEVICES	8	0.58	4	-42.86	\$103,800	78.74	\$87,589	\$38,875	16
WATER SOFTENING EQUIPMENT	7	0.58	4	100.00	\$2,385	138.48	\$162	\$1,429	4
CONCESSIONAIRES	5	0.58	4		\$806		\$298	\$250	4
LUMBER AND WOOD MFG	7	0.58	4	0.00	\$388,373	5287.89	\$61,833	\$61,419	36
DOOR AND WINDOWS MFG	12	0.58	4	33.33	\$2,419	-36.68	\$2,130	\$7,225	20
TOYS AND GAMES	6	0.58	4	33.33	\$2,922	-80.57	\$555	\$1,250	17
OFFICE MACHINES, COMPUTERS - OTHER	3	0.44	3	0.00	\$160,463	8531.68	\$6,273	\$13,500	10
INSULATION - OTHER THAN ASBESTOS	3	0.44	3	-25.00	\$1,290	-99.75	\$50	\$2,205	2
BOATS - USE	3	0.44	3	50.00	\$764	-12.69	\$134	\$967	2
GAS, STEAM, WATER, AND SEWER MAINS	4	0.44	3	50.00	\$8,896	-2.72	\$1,472	\$1,150	15
ANIMAL FEED	10	0.44	3	-66.67	\$4,965	-56.29	\$1,215	\$4,500	4
HARDWARE, HOME IMPROVEMENT STORES	6	0.44	3	50.00	\$3,833	302.24	\$2,934	\$7,833	11
FERTILIZERS	4	0.44	3	200.00	\$4,502	350.23	\$154	\$3,067	3
COMMUNICATION, RECORDING SYSTEMS	3	0.44	3	200.00	\$882	-99.69	\$0	\$2,833	3
MANUFACTURERS - NOC	2	0.29	2	-87.50	\$57,125	-10.59	\$22,250	\$30,000	23
CONTRACTOR EQUIPMENT	4	0.29	2	0.00	\$302,700	3172.43	\$22,959	\$42,500	29
WALL AND CEILING INSTALLATION	2	0.29	2	100.00	\$11,703	-87.00	\$71	\$450	14
REFRIGERATION	2	0.29	2	-66.67	\$175,130	2558.18	\$25,250	\$25,750	47
BUILDING MATERIALS	4	0.29	2	100.00	\$79,750	57274.10	\$17,608	\$41,250	52
METAL ERECTION	5	0.29	2	100.00	\$23,275	210.33	\$6,764	\$8,500	19
GROCERY STORES AND MARKETS	6	0.29	2	-50.00	\$1,129	194.20	\$354	\$1,250	12
LADDERS, HOISTS, AND SCAFFOLDS	2	0.29	2	100.00	\$38,750	604.55	\$11,356	\$12,500	36
PAPER PRODUCTS	2	0.29	2	100.00	\$6,789	239.45	\$386	\$7,500	4
DRUG AND PHARMACEUTICALS	3	0.29	2	-50.00	\$11,250	-30.88	\$29,885	\$8,750	62
ADHESIVE AND ABRASIVE GOODS	2	0.29	2	100.00	\$1,623	-97.62	\$0	\$1,623	7
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	0.29	2		\$25,000		\$28,420	\$13,750	15
LIGHTS, LANTERNS, AND LAMPS	6	0.29	2	-33.33	\$3,000	-88.30	\$0	\$8,000	12
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	3	0.29	2	100.00	\$193,050	1385.00	\$5,424	\$25,750	15
EXERCISE, SPORTING GOODS AND EQUIP	3	0.29	2	-71.43	\$35,625	188.80	\$24,209	\$1,625	36
PUTTY PRODUCTS	2	0.29	2		\$746		\$0	\$950	11
ANIMAL DEALERS	3	0.29	2	100.00	\$1,707	-51.23	\$783	\$5,250	26
DISCOUNT STORES	2	0.29	2	100.00	\$670	415.38	\$10	\$420	6

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
PRODUCTS - COMPLETED OPERATIONS - NOC	1	0.15	1	-93.75	\$17,500	2644.29	\$39,969	\$10,000	44
ANIMAL BOARDING	1	0.15	1		\$500		\$0	\$0	10
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	5	0.15	1	0.00	\$1,000	-96.38	\$6,327	\$6,000	51
GLASS DEALERS AND GLAZIERS	2	0.15	1	-75.00	\$90,000	1337.24	\$24,880	\$1,900	30
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.15	1	0.00	\$20,000	-90.00	\$65,177	\$30,000	37
FENCES	1	0.15	1		\$175,000		\$11,476	\$5,000	14
CROP SPRAYING AND PESTICIDES	1	0.15	1	0.00	\$1,515	-49.83	\$181	\$1,750	10
TEXTILE MFG	3	0.15	1	-50.00	\$300	-98.86	\$0	\$0	0
SOAP AND DETERGENTS	3	0.15	1	0.00	\$275	-72.50	\$0	\$85	2
METAL EXTRACTION AND PROCESSING	1	0.15	1	0.00	\$55,000	323.08	\$51,024	\$25,000	24
CUTLERY, RAZORS, AND FLATWARE	1	0.15	1	0.00	\$270	-82.00	\$0	\$750	3
TANK BUILDING	2	0.15	1	-66.67	\$609	-92.90	\$0	\$1,900	2
BEARING MFG	1	0.15	1	0.00	\$9,961	1892.20	\$0	\$9,000	2
RECREATIONAL VEHICLE MFG	2	0.15	1	-80.00	\$13,000	-68.29	\$0	\$3,500	12
PENCIL, PEN, CRAYON OR CHALK MFG	5	0.15	1	-50.00	\$29	-99.92	\$0	\$100	0
SIGN MFG AND INSTALLATION	2	0.15	1		\$1,000		\$0	\$500	9
SWIMMING POOLS	2	0.15	1	0.00	\$120,000	60.00	\$10,000	\$5,000	18
IRRIGATION EQUIPMENT	1	0.15	1	0.00	\$34,950	1105.17	\$0	\$32,650	26
UNKNOWN GROUP AND PRODUCT CODE	1	0.00	0						
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.00	0						
LAUNDRY SERVICES	3	0.00	0						
AMUSEMENT DEVICES	1	0.00	0						
FIRE EXTINGUISHERS	2	0.00	0						
ELECTRIC CABLES, CONDUIT, AND WIRING	3	0.00	0						
GARDENING EQUIPMENT AND LANDSCAPING	2	0.00	0						
BUILDING STRUCTURES	2	0.00	0						
WATER BOTTLING	1	0.00	0						
BOXES AND COMPOSITION GOODS	2	0.00	0						
AEROSOL CONTAINERS	2	0.00	0						
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.00	0						
VENDING MACHINES MFG	3	0.00	0						
BATTERIES	1	0.00	0						
BICYCLES	2	0.00	0						
JEWELRY AND WATCHES	1	0.00	0						
PIPE MFG	2	0.00	0						
MATCH AND CHARCOAL MFG	1	0.00	0						
PIPELINES	1	0.00	0						
SEED MERCHANT	4	0.00	0						
TOTAL	1,282	100.00	685	-12.07	\$27,099	20.77	\$6,508	\$11,675	16

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
RESTAURANTS - SERVE ALCOHOL	68	7.57	59	195.00	\$759	5.21	\$1	\$1,093	20
OIL, FUEL, GAS - CO AND DISTRIBUTORS	55	6.03	47	147.37	\$33,513	-31.96	\$3,217	\$13,311	3
FOOD PRODUCTS - DRY	76	5.91	46	-4.17	\$1,560	-47.68	\$206	\$1,066	5
FURNITURE AND FIXTURES	64	4.49	35	29.63	\$38,487	216.97	\$8,761	\$5,742	15
FRUIT OR VEGETABLES	60	3.98	31	-16.22	\$640	-33.21	\$54	\$1,031	4
ALCOHOL, LIQUOR - MFG, DISTR, STORES	34	3.59	28	600.00	\$1,153	239.16	\$292	\$2,580	8
DELI, CATERERS, AND CAFETERIAS	47	3.34	26	73.33	\$668	-14.20	\$1	\$1,167	4
MEAT, FISH, POULTRY, AND SEAFOOD	52	3.21	25	-3.85	\$6,196	463.73	\$1,240	\$5,701	6
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	57	2.82	22	-4.35	\$6,169	-70.44	\$822	\$8,418	9
CHEMICAL MFG	49	2.70	21	-4.55	\$4,460	-23.19	\$2,121	\$6,651	16
ELECTRICAL EQUIPMENT	46	2.57	20	33.33	\$36,966	-11.04	\$10,663	\$33,039	26
FOOD PRODUCTS - NOT DRY	65	2.18	17	0.00	\$794	23.10	\$282	\$1,085	6
MANUFACTURERS - NOC	21	2.05	16	433.33	\$63,890	139.59	\$7,892	\$13,352	18
HEATING AND AIR CONDITIONING	20	1.93	15	150.00	\$35,984	829.59	\$22,160	\$6,835	11
FURS, FABRICS AND OTHER CLOTHING	14	1.67	13	-18.75	\$31,485	194.36	\$7,897	\$40,445	10
SHOES, BOOTS, OR SLIPPERS	17	1.67	13	-45.83	\$2,475	3.60	\$929	\$3,403	16
APPLIANCES AND ACCESSORIES	19	1.67	13	-13.33	\$12,289	28.31	\$6,184	\$8,684	14
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	39	1.67	13	-51.85	\$46,004	88.07	\$5,895	\$28,509	22
ROOFING	14	1.54	12	50.00	\$27,396	-40.59	\$18,392	\$15,202	22
CONCRETE AND ASPHALT CONSTRUCTION	17	1.41	11	120.00	\$21,799	489.73	\$9,686	\$15,058	23
FROZEN FOODS	27	1.41	11	-8.33	\$643	-62.60	\$635	\$1,531	6
ASBESTOS GOODS MFG	67	1.41	11	83.33	\$1,508	-53.57	\$3,523	\$2,909	53
FARM MACHINERY	18	1.28	10	25.00	\$208,736	1337.85	\$20,041	\$9,756	20
AUTO REPAIR SHOPS	13	1.16	9	12.50	\$2,996	112.30	\$14,925	\$2,881	6
GASOLINE STATIONS	13	1.16	9	-85.48	\$3,370	120.90	\$4	\$3,345	2
ANIMAL FEED	24	1.16	9	0.00	\$11,359	316.90	\$756	\$5,878	2
VALVES, PUMPS, COMPRESSORS MFG	13	1.03	8	33.33	\$15,401	34.09	\$4,971	\$6,490	16
WAX, PAINT, OR VARNISH	21	1.03	8	-33.33	\$4,417	-0.95	\$1,857	\$2,328	22
MEDICAL EQUIPMENT AND INSTRUMENTS	12	1.03	8	0.00	\$30,902	-80.68	\$13,130	\$20,063	26
CANDY OR CONFECTIONARY PRODUCTS	12	1.03	8	-27.27	\$706	-13.28	\$14	\$1,381	7
PLASTIC, RUBBER GOODS - MFG	16	1.03	8	33.33	\$10,462	-17.52	\$2,350	\$11,442	15
BOTTLE AND JAR MFG	16	1.03	8	60.00	\$19,472	43.86	\$10,539	\$12,206	18
ALARMS AND DETECTION DEVICES	10	0.90	7	-12.50	\$58,072	-20.00	\$29,266	\$5,179	13
CARPENTRY AND FLOOR COVERINGS	9	0.90	7	-46.15	\$4,236	-3.91	\$668	\$1,321	5
BAKERIES AND BAKERY GOODS	10	0.90	7	-30.00	\$2,315	245.91	\$2,978	\$2,421	20
BEVERAGE BOTTLER - NON- ALCOHOLIC	11	0.90	7	-30.00	\$993	73.87	\$492	\$1,429	15
WIRE GOODS	11	0.90	7	250.00	\$163,794	29680.78	\$19,836	\$152,343	16
TOOL MFG	13	0.90	7	-30.00	\$2,990	-90.25	\$1,967	\$8,554	7

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DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
BATTERIES	7	0.90	7	0.00	\$10,161	164.83	\$0	\$2,275	5
EXERCISE, SPORTING GOODS AND EQUIP	10	0.90	7	16.67	\$12,336	-51.20	\$7,863	\$5,250	21
REFRIGERATION	6	0.77	6	20.00	\$6,588	293.90	\$4,617	\$9,675	13
WHEEL AND TIRE MFG	11	0.77	6	50.00	\$6,077	-12.05	\$249	\$5,417	8
RESTAURANTS - SERVE NO ALCOHOL	6	0.64	5	0.00	\$872	220.90	\$0	\$1,680	1
METAL GOODS	9	0.64	5	25.00	\$105,549	4325.53	\$11,072	\$61,680	24
RECREATIONAL VEHICLE MFG	9	0.64	5	66.67	\$41,000	83.93	\$24,445	\$101,000	16
INSULATION - OTHER THAN ASBESTOS	7	0.51	4	0.00	\$525,573	32620.50	\$169,839	\$750	22
ELECTRIC CABLES, CONDUIT, AND WIRING	7	0.51	4	0.00	\$1,353	94.99	\$0	\$923	4
ELEVATOR, ESCALATOR, MOVING SIDEWALK	7	0.51	4	0.00	\$48,659	3894.97	\$20,455	\$20,750	23
GLASS DEALERS AND GLAZIERS	5	0.51	4	33.33	\$6,262	187.07	\$264	\$9,500	4
PLUMBING	7	0.51	4	-20.00	\$1,278	-36.78	\$291	\$975	13
GROCERY STORES AND MARKETS	17	0.51	4	0.00	\$384	-56.54	\$0	\$718	6
LUMBER AND WOOD MFG	6	0.51	4	-20.00	\$7,208	-83.18	\$1,464	\$2,419	33
DRUG AND PHARMACEUTICALS	7	0.51	4	-87.50	\$16,275	301.12	\$6,097	\$10,375	27
OFFICE MACHINES, COMPUTERS - OTHER	3	0.39	3		\$1,859		\$3,226	\$4,667	23
GARDENING EQUIPMENT AND LANDSCAPING	6	0.39	3	50.00	\$1,007	-57.04	\$792	\$8,100	7
WATER BOTTLING	3	0.39	3	200.00	\$10,150	3960.00	\$10,059	\$3,333	14
DOOR AND WINDOWS MFG	9	0.39	3	-57.14	\$3,820	144.83	\$0	\$1,937	4
LIGHTS, LANTERNS, AND LAMPS	6	0.39	3	200.00	\$25,632	2322.65	\$6,752	\$2,299	14
TOYS AND GAMES	4	0.39	3	0.00	\$15,033	351.23	\$7,090	\$7,000	76
CONTRACTORS - NOC	3	0.26	2	-33.33	\$44,375	183.73	\$10,964	\$7,500	24
BOATS - USE	3	0.26	2	-50.00	\$875	-98.87	\$2,689	\$7,333	8
CONTRACTOR EQUIPMENT	5	0.26	2	-60.00	\$9,250	-83.00	\$11,990	\$42,500	16
GAS, STEAM, WATER, AND SEWER MAINS	6	0.26	2	0.00	\$9,145	77.32	\$0	\$9,172	6
WATER SOFTENING EQUIPMENT	2	0.26	2	-33.33	\$1,000	-71.20	\$0	\$1,138	2
BOILER, STEAM PIPES	2	0.26	2	-87.50	\$4,923	-96.86	\$3,652	\$27,500	5
DAIRY PRODUCTS	4	0.26	2		\$410		\$0	\$750	2
TEXTILE MFG	2	0.26	2	100.00	\$26,350	676.37	\$4,801	\$11,250	12
HARDWARE, HOME IMPROVEMENT STORES	2	0.26	2	-66.67	\$953	-92.63	\$3,715	\$750	20
BOXES AND COMPOSITION GOODS	2	0.26	2	100.00	\$99	-93.43	\$0	\$25	4
CANS, DRUMS, AND METAL CONTAINERS	3	0.26	2	0.00	\$1,141	-49.97	\$3,315	\$2,700	19
VENDING MACHINES MFG	3	0.26	2	100.00	\$1,420	846.33	\$1,624	\$2,500	7
BICYCLES	2	0.26	2	-50.00	\$2,093	-10.04	\$1,069	\$2,500	21
COSMETICS	5	0.26	2	-33.33	\$25,050	5287.10	\$2,103	\$3,500	17
STORES AND DISTR - NO FOOD OR DRINK	4	0.26	2	0.00	\$164,900	16564.98	\$29,986	\$500	33
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.13	1	-66.67	\$6,000	-1.61	\$3,321	\$50,000	18
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	2	0.13	1	0.00	\$27,590	175.90	\$0	\$20,000	22

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
TV OR RADIO	1	0.13	1	0.00	\$2,836	126.88	\$0	\$2,836	17
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.13	1	-50.00	\$200,000	13340.86	\$0	\$40,000	26
BUILDING MATERIALS	7	0.13	1	-50.00	\$139	-84.38	\$0	\$1,500	1
METAL ERECTION	1	0.13	1	-75.00	\$7,500	130.63	\$0	\$10,000	4
DRILLING	1	0.13	1	0.00	\$45,000	11680.10	\$1,172	\$10,500	14
BUILDING STRUCTURES	5	0.13	1		\$75,000		\$21,864	\$10,000	133
WATER AND FIRE PROOFING	1	0.13	1	-80.00	\$100,000	3238.68	\$4,266	\$15,000	49
CROP SPRAYING AND PESTICIDES	3	0.13	1	-95.65	\$3,020	409.39	\$992	\$2,500	5
LADDERS, HOISTS, AND SCAFFOLDS	2	0.13	1	-75.00	\$5,500	-76.45	\$7,134	\$3,000	60
PAPER PRODUCTS	1	0.13	1	0.00	\$2,000	-82.57	\$5,760	\$2,000	9
FERTILIZERS	2	0.13	1	0.00	\$1,000	-47.70	\$645	\$1,500	1
ADHESIVE AND ABRASIVE GOODS	2	0.13	1	-50.00	\$68,250	1037.50	\$36,671	\$40,000	98
EXPLOSIVES OR FIREWORKS MFG	1	0.13	1	-50.00	\$9,000	900.00	\$3,074	\$5,000	10
AEROSOL CONTAINERS	2	0.13	1	0.00	\$75	-98.33	\$0	\$500	1
CUTLERY, RAZORS, AND FLATWARE	1	0.13	1	0.00	\$1,500	-25.00	\$0	\$5,000	7
ENGINE OR TURBINE MFG	3	0.13	1	-50.00	\$500	-99.90	\$1,610	\$2,250	7
COMMUNICATION, RECORDING SYSTEMS	2	0.13	1		\$283,500		\$0	\$200,000	17
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	1	0.13	1		\$13,000		\$28,164	\$7,500	56
MOBILE HOME MFG	2	0.13	1		\$24,500		\$5,405	\$5,000	75
SWIMMING POOLS	1	0.13	1	0.00	\$75,000	3160.87	\$96,600	\$25,000	47
MATCH AND CHARCOAL MFG	10	0.13	1	0.00	\$100,000	14185.71	\$47,356	\$95,000	86
GRAIN ELEVATOR OPERATIONS	1	0.13	1		\$146,533		\$68,622	\$150,000	57
ANIMAL DEALERS	2	0.13	1		\$3,500		\$6,023	\$6,250	20
CLAY PRODUCTS	1	0.13	1	0.00	\$800	1233.33	\$0	\$1,500	2
ANIMAL BOARDING	1	0.00	0						
BOAT STORAGE OR MARINAS	1	0.00	0						
COTTON GOODS MFG	1	0.00	0						
AMUSEMENT DEVICES	1	0.00	0						
GOLFMOBILES	1	0.00	0						
MINING AND DREDGING	2	0.00	0						
HONE, OILSTONE, OR WHETSTONE MFG	1	0.00	0						
FENCES	2	0.00	0						
CONCESSIONAIRES	1	0.00	0						
BOLTS, NUTS, NAILS, TACKS, SCREWS	2	0.00	0						
AIRCRAFT OR AIRCRAFT PARTS MFG	1	0.00	0						
OPTICAL AND HEARING GOODS	1	0.00	0						
JEWELRY AND WATCHES	1	0.00	0						
SIGN MFG AND INSTALLATION	2	0.00	0						
PUTTY PRODUCTS	1	0.00	0						
PIPE MFG	2	0.00	0						
TOTAL	1,428	100.00	779	1.43	\$22,439	71.38	\$5,793	\$10,280	14

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
GASOLINE STATIONS	65	8.07	62	63.16	\$1,526	3.36	\$32	\$1,711	2
FOOD PRODUCTS - DRY	72	6.25	48	65.52	\$2,981	96.02	\$42	\$1,722	5
FRUIT OR VEGETABLES	84	4.82	37	270.00	\$958	-87.07	\$301	\$1,035	4
DRUG AND PHARMACEUTICALS	43	4.17	32	-82.51	\$4,057	-51.66	\$5,297	\$8,006	30
MACHINERY PARTS, OR EQUIPMENT-USE, MFG	46	3.52	27	28.57	\$24,461	-60.63	\$9,333	\$23,182	33
FURNITURE AND FIXTURES	48	3.52	27	3.85	\$12,142	-9.71	\$8,732	\$7,201	13
MEAT, FISH, POULTRY, AND SEAFOOD	43	3.39	26	8.33	\$1,099	-60.75	\$62	\$2,342	4
SHOES, BOOTS, OR SLIPPERS	44	3.13	24	33.33	\$2,389	-62.95	\$962	\$4,378	15
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	54	2.99	23	15.00	\$20,867	-5.76	\$5,257	\$5,750	10
CHEMICAL MFG	119	2.86	22	-38.89	\$5,806	-82.68	\$6,484	\$8,106	9
RESTAURANTS - SERVE ALCOHOL	26	2.60	20	122.22	\$721	33.10	\$9	\$1,163	5
OIL, FUEL, GAS - CO AND DISTRIBUTORS	31	2.47	19	171.43	\$49,259	2675.59	\$31,328	\$10,235	24
FOOD PRODUCTS - NOT DRY	38	2.21	17	21.43	\$645	-70.61	\$104	\$1,038	4
FURS, FABRICS AND OTHER CLOTHING	23	2.08	16	300.00	\$10,696	-62.40	\$1,424	\$10,914	16
APPLIANCES AND ACCESSORIES	24	1.95	15	-21.05	\$9,578	61.14	\$1,113	\$4,563	10
ELECTRICAL EQUIPMENT	26	1.95	15	25.00	\$41,555	-5.80	\$10,916	\$35,770	35
DELI, CATERERS, AND CAFETERIAS	26	1.95	15	87.50	\$779	100.32	\$81	\$1,193	2
CARPENTRY AND FLOOR COVERINGS	21	1.69	13	225.00	\$4,408	47.96	\$898	\$11,683	7
WAX, PAINT, OR VARNISH	17	1.56	12	-7.69	\$4,459	-84.62	\$2,371	\$3,504	10
FROZEN FOODS	21	1.56	12	71.43	\$1,720	106.91	\$712	\$956	7
CANDY OR CONFECTIONARY PRODUCTS	16	1.43	11	-21.43	\$814	-60.21	\$131	\$1,207	3
BAKERIES AND BAKERY GOODS	13	1.30	10	-37.50	\$669	-96.57	\$380	\$1,628	7
BEVERAGE BOTTLER - NON- ALCOHOLIC	14	1.30	10	66.67	\$571	-28.70	\$4	\$8,840	4
TOOL MFG	16	1.30	10	11.11	\$30,668	-44.31	\$2,398	\$15,626	12
ANIMAL FEED	10	1.17	9	50.00	\$2,725	-4.74	\$9,564	\$3,583	10
AUTO REPAIR SHOPS	10	1.04	8	0.00	\$1,411	59.16	\$335	\$1,785	5
ALARMS AND DETECTION DEVICES	12	1.04	8	300.00	\$72,594	15.78	\$18,089	\$69,200	12
FARM MACHINERY	12	1.04	8	60.00	\$14,517	97.78	\$23,196	\$31,338	27
MEDICAL EQUIPMENT AND INSTRUMENTS	13	1.04	8	166.67	\$159,940	536.12	\$61,636	\$23,504	22
ROOFING	15	1.04	8	-42.86	\$46,113	459.82	\$63,291	\$23,875	28
DOOR AND WINDOWS MFG	8	0.91	7	75.00	\$1,560	-83.20	\$1,644	\$3,234	14
BATTERIES	8	0.91	7	-58.82	\$3,837	68.39	\$1,290	\$4,136	13
VALVES, PUMPS, COMPRESSORS MFG	6	0.78	6	-14.29	\$11,485	-58.71	\$8,859	\$14,750	25
HEATING AND AIR CONDITIONING	25	0.78	6	-50.00	\$3,871	-42.23	\$3,476	\$21,113	16
HARDWARE, HOME IMPROVEMENT STORES	8	0.78	6	100.00	\$12,939	51.72	\$4,903	\$45,763	32
EXERCISE, SPORTING GOODS AND EQUIP	8	0.78	6	200.00	\$25,280	1177.08	\$11,587	\$13,917	38
PLASTIC, RUBBER GOODS - MFG	13	0.78	6	200.00	\$12,685	-54.01	\$0	\$13,969	4
ASBESTOS GOODS MFG	42	0.78	6	-95.31	\$3,248	10.29	\$1,084	\$5,750	24
CONTRACTOR EQUIPMENT	6	0.65	5		\$54,406		\$13,690	\$10,140	27

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
CONCRETE AND ASPHALT CONSTRUCTION	31	0.65	5	-54.55	\$3,696	-81.52	\$2,954	\$12,680	25
PLUMBING	8	0.65	5	0.00	\$2,021	-58.70	\$221	\$4,340	13
REFRIGERATION	9	0.65	5	66.67	\$1,673	-91.04	\$1,984	\$2,531	17
RESTAURANTS - SERVE NO ALCOHOL	14	0.65	5	-86.49	\$272	-60.88	\$0	\$460	1
LUMBER AND WOOD MFG	11	0.65	5	150.00	\$42,861	190.58	\$6,171	\$6,460	19
BOTTLE AND JAR MFG	8	0.65	5	25.00	\$13,535	2715.48	\$4,169	\$28,861	18
INSULATION - OTHER THAN ASBESTOS	5	0.52	4	33.33	\$1,606	-14.42	\$0	\$3,350	3
ELECTRIC CABLES, CONDUIT, AND WIRING	7	0.52	4	100.00	\$694	-87.88	\$11	\$4,276	12
ELEVATOR, ESCALATOR, MOVING SIDEWALK	12	0.52	4	100.00	\$1,218	-84.66	\$0	\$4,225	20
METAL ERECTION	4	0.52	4	100.00	\$3,252	74.56	\$6,067	\$7,663	13
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.52	4	300.00	\$340	94.29	\$4	\$75	7
GROCERY STORES AND MARKETS	16	0.52	4	-60.00	\$883	142.72	\$0	\$1,916	3
LADDERS, HOISTS, AND SCAFFOLDS	6	0.52	4	300.00	\$23,360	166753.57	\$9,646	\$6,563	19
METAL GOODS	9	0.52	4	-33.33	\$2,385	-83.85	\$417	\$2,275	13
WHEEL AND TIRE MFG	9	0.52	4	-50.00	\$6,910	-70.57	\$16,514	\$13,760	29
OPTICAL AND HEARING GOODS	4	0.52	4	300.00	\$754	201.40	\$143	\$4,175	9
MANUFACTURERS - NOC	4	0.39	3	-83.33	\$26,667	105.97	\$7,721	\$21,667	31
CONTRACTORS - NOC	4	0.39	3	50.00	\$15,640	501.53	\$2,331	\$4,167	24
FIREARMS, AMMUNITION - MFG AND REPAIR	3	0.39	3	200.00	\$6,098	1345.10	\$5,608	\$4,167	34
GLASS DEALERS AND GLAZIERS	5	0.39	3	0.00	\$2,181	102.22	\$173	\$1,833	4
TANK BUILDING	3	0.39	3		\$8,583		\$18,321	\$45,000	24
RECREATIONAL VEHICLE MFG	6	0.39	3	-57.14	\$22,291	-84.88	\$8,663	\$9,833	37
COSMETICS	3	0.39	3	50.00	\$465	64.89	\$0	\$3,833	1
TOYS AND GAMES	5	0.39	3		\$3,332		\$334	\$14,367	33
RAILROAD AND TRAIN MFG	2	0.26	2	100.00	\$12,833	-57.22	\$0	\$15,000	13
GARDENING EQUIPMENT AND LANDSCAPING	2	0.26	2		\$2,344		\$27,379	\$11,300	21
GAS, STEAM, WATER, AND SEWER MAINS	2	0.26	2	0.00	\$5,157	8.57	\$5,562	\$11,750	33
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.26	2	100.00	\$1,488	-91.95	\$400	\$3,500	3
BUILDING MATERIALS	3	0.26	2	100.00	\$890	2.18	\$2,559	\$1,600	16
ADHESIVE AND ABRASIVE GOODS	7	0.26	2	100.00	\$6,000	-60.62	\$1,873	\$28,750	32
EXPLOSIVES OR FIREWORKS MFG	2	0.26	2	0.00	\$900	350.00	\$0	\$750	13
WIRE GOODS	3	0.26	2	100.00	\$550	-94.50	\$0	\$6,483	20
CANS, DRUMS, AND METAL CONTAINERS	4	0.26	2	-91.67	\$2,280	20.42	\$19	\$2,513	11
ENGINE OR TURBINE MFG	4	0.26	2	100.00	\$488,125	-49.29	\$55,849	\$8,750	59
PUTTY PRODUCTS	2	0.26	2		\$263,173		\$149	\$1,911	6
STORES AND DISTR - NO FOOD OR DRINK	8	0.26	2	-33.33	\$990	-80.75	\$444	\$1,000	23
CARPET AND FURNITURE CLEANING	1	0.13	1		\$15,945		\$64,235	\$25,000	25
BLOOD BANKS	3	0.13	1	-87.50	\$5,000	-69.55	\$100,795	\$15,000	45

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT INDEMNITY ANALYSIS  
PRODUCT LIABILITY

1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:									
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	2	0.13	1	-66.67	\$10,000	1014.00	\$69,463	\$75,000	18
TV OR RADIO	2	0.13	1		\$1,250		\$0	\$750	3
CONCESSIONAIRES	1	0.13	1	0.00	\$27	-99.91	\$0	\$1,000	5
WATER BOTTLING	3	0.13	1	-90.00	\$250	-9.65	\$0	\$0	5
TEXTILE MFG	1	0.13	1		\$3,394		\$0	\$5,381	1
PAPER PRODUCTS	1	0.13	1		\$11,476		\$0	\$15,000	1
BOXES AND COMPOSITION GOODS	2	0.13	1		\$1,500		\$22	\$2,500	20
SOAP AND DETERGENTS	2	0.13	1		\$1,000		\$0	\$4,000	1
FERTILIZERS	1	0.13	1	0.00	\$1,912	-63.79	\$0	\$2,000	0
INK AND DYES	1	0.13	1	-50.00	\$6,276	-16.74	\$80	\$5,000	4
AEROSOL CONTAINERS	1	0.13	1	0.00	\$4,500	800.00	\$2,946	\$1,500	67
BOLTS, NUTS, NAILS, TACKS, SCREWS	2	0.13	1	0.00	\$496	-18.56	\$0	\$90	5
VAULTS AND LOCKS	1	0.13	1	-83.33	\$100,000	1327.72	\$0	\$500	18
VENDING MACHINES MFG	4	0.13	1		\$150		\$0	\$0	2
LIGHTS, LANTERNS, AND LAMPS	2	0.13	1	-50.00	\$1,058	-87.93	\$0	\$2,000	7
CLOCK MFG	1	0.13	1		\$500		\$986	\$5,000	23
JEWELRY AND WATCHES	1	0.13	1	0.00	\$89	-82.20	\$0	\$500	1
BRUSH OR BROOM MFG	1	0.13	1	0.00	\$600	1968.97	\$0	\$1,000	13
PIPE MFG	1	0.13	1	0.00	\$15,000	1158.39	\$0	\$3,000	9
MATCH AND CHARCOAL MFG	1	0.13	1	0.00	\$700	75.00	\$0	\$0	1
CLAY PRODUCTS	1	0.13	1	-96.77	\$60	-97.08	\$0	\$100	0
OFFICE MACHINES, COMPUTERS - OTHER	1	0.00	0						
LAUNDRY SERVICES	1	0.00	0						
FENCES	1	0.00	0						
PREFABRICATED BUILDING MFG	2	0.00	0						
DAIRY PRODUCTS	4	0.00	0						
BABY FOOD	2	0.00	0						
NET, ROPE, AND FIBER MFG	3	0.00	0						
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	0.00	0						
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	6	0.00	0						
AIRCRAFT OR AIRCRAFT PARTS MFG	1	0.00	0						
MOBILE HOME MFG	2	0.00	0						
ANIMAL DEALERS	2	0.00	0						
PIPELINES	1	0.00	0						
LEATHER GOODS	1	0.00	0						
TOTAL	1,423	100.00	768	-21.39	\$13,093	-6.22	\$5,589	\$8,401	13



### CLAIM DISPOSITION

In this section data are presented by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. Tables in this section contain:

- **Claims** - Total number of claims closed
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

A ten-year summary for the years 1983 through 1992 is presented in the first table. The remaining three annual (1990 - 1992) summaries also contain the percent increase from the previous year for closed claims, and indemnity.

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
CLAIM DISPOSITION

YEARS 1983 THRU 1992 - TOTAL

		CLAIMS		INDEMNITY PAID	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF DEFENDANT	CLAIM DISPOSITION						
	BEFORE COURT PROCEEDING INITIATED	59.28	5,266	\$0	\$735	\$17,318	8
	DIRECTED VERDICT FOR DEFENDANT	0.82	73	\$0	\$17,358	\$21,508	29
	JUDGEMENT FOR DEFENDANT	1.14	101	\$0	\$29,259	\$13,167	33
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.12	11	\$0	\$23,664	\$21,136	72
	ARBITRATION	0.03	3	\$0	\$1,714	\$2,967	19
	ALL OTHER INCLUDING DISMISSALS	37.75	3,353	\$0	\$3,071	\$5,020	29
	NOT SPECIFIED	0.86	76	\$0	\$1,573	\$4,726	19
	TOTAL	100.00	8,883	\$0	\$2,114	\$12,555	17

		CLAIMS		INDEMNITY PAID	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	AVERAGE	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF PLAINTIFF	CLAIM DISPOSITION						
	BEFORE COURT PROCEEDING INITIATED	67.60	6,817	\$4,082	\$711	\$3,109	6
	DIRECTED VERDICT FOR PLAINTIFF	0.56	56	\$27,518	\$28,343	\$8,284	21
	JUDGEMENT FOR PLAINTIFF	0.90	91	\$79,914	\$61,908	\$14,384	28
	JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.06	6	\$148,841	\$56,769	\$18,542	74
	ARBITRATION	0.07	7	\$5,504	\$2,312	\$1,782	15
	ALL OTHER INCLUDING DISMISSALS	30.03	3,028	\$30,434	\$12,545	\$13,343	36
	NOT SPECIFIED	0.78	79	\$33,796	\$20,216	\$24,265	14
	TOTAL	100.00	10,084	\$13,130	\$5,157	\$6,487	15

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
CLAIM DISPOSITION

1992

		CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	CLAIMS	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF DEFENDANT	CLAIM DISPOSITION								
	BEFORE COURT PROCEEDING INITIATED	79.06	472	0.00	\$0		\$240	\$2,953	6
	DIRECTED VERDICT FOR DEFENDANT	1.01	6	0.00	\$0		\$97,571	\$91,700	26
	JUDGEMENT FOR DEFENDANT	0.84	5	-16.67	\$0		\$123,443	\$19,020	35
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.17	1	0.00	\$0		\$26,607	\$10,000	92
	ARBITRATION	0.17	1	0.00	\$0		\$5,041	\$1,500	36
	ALL OTHER INCLUDING DISMISSALS	17.76	106	-32.48	\$0		\$8,805	\$11,366	30
	NOT SPECIFIED	1.01	6	-14.29	\$0		\$25	\$4,917	4
	TOTAL	100.00	597	-8.01	\$0		\$3,821	\$5,502	11
PLANTIFF	BEFORE COURT PROCEEDING INITIATED	70.07	480	-14.13	\$8,327	125.39	\$950	\$5,287	6
	DIRECTED VERDICT FOR PLAINTIFF	0.44	3	200.00	\$123,417	146.83	\$38,559	\$26,667	44
	JUDGEMENT FOR PLAINTIFF	0.73	5	66.67	\$30,542	-94.32	\$7,328	\$10,610	20
	ARBITRATION	0.29	2	-60.00	\$8,638	-71.72	\$1,303	\$1,088	19
	ALL OTHER INCLUDING DISMISSALS	28.18	193	-1.53	\$72,664	13.86	\$19,930	\$27,581	40
	NOT SPECIFIED	0.29	2	-90.00	\$700	-98.87	\$500	\$500	16
	TOTAL	100.00	685	-12.07	\$27,099	20.77	\$6,508	\$11,675	16

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
CLAIM DISPOSITION

1991

		CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	CLAIMS	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF DEFENDANT	CLAIM DISPOSITION								
	BEFORE COURT PROCEEDING INITIATED	72.73	472	9.51	\$0		\$92	\$5,305	7
	DIRECTED VERDICT FOR DEFENDANT	0.92	6	50.00	\$0		\$6,556	\$19,252	59
	JUDGEMENT FOR DEFENDANT	0.92	6	-25.00	\$0		\$10,731	\$18,872	37
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.15	1	0.00	\$0		\$25,053	\$5,000	53
	ALL OTHER INCLUDING DISMISSALS	24.19	157	-23.41	\$0		\$4,382	\$9,623	32
	NOT SPECIFIED	1.08	7	16.67	\$0		\$468	\$13,816	21
	TOTAL	100.00	649	-0.92	\$0		\$1,330	\$6,695	14
PLANTIFF	BEFORE COURT PROCEEDING INITIATED	71.76	559	-2.27	\$3,695	-27.44	\$245	\$3,208	7
	DIRECTED VERDICT FOR PLAINTIFF	0.13	1	-87.50	\$50,000	204.72	\$4,206	\$5,000	33
	JUDGEMENT FOR PLAINTIFF	0.39	3	0.00	\$537,464	5762.17	\$61,934	\$172,133	29
	ALL OTHER INCLUDING DISMISSALS	25.16	196	8.29	\$63,817	65.47	\$20,532	\$22,968	33
	NOT SPECIFIED	2.57	20	400.00	\$62,221	6072.68	\$8,075	\$59,585	13
	TOTAL	100.00	779	1.43	\$22,439	71.38	\$5,793	\$10,280	14

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
CLAIM DISPOSITION

1990

		CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	CLAIMS	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF DEFENDANT	CLAIM DISPOSITION								
	BEFORE COURT PROCEEDING INITIATED	65.80	431	-38.16	\$0		\$358	\$3,999	10
	DIRECTED VERDICT FOR DEFENDANT	0.61	4	-20.00	\$0		\$9,748	\$3,619	55
	JUDGEMENT FOR DEFENDANT	1.22	8	-11.11	\$0		\$8,596	\$15,433	31
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.15	1	-50.00	\$0		\$60,125	\$5,000	183
	ALL OTHER INCLUDING DISMISSALS	31.30	205	-14.94	\$0		\$3,662	\$6,624	16
	NOT SPECIFIED	0.92	6	-70.00	\$0		\$1,390	\$5,167	10
	TOTAL	100.00	655	-32.75	\$0		\$1,651	\$4,970	13
PLANTIFF	BEFORE COURT PROCEEDING INITIATED	74.48	572	-1.72	\$5,091	-15.80	\$1,265	\$4,641	6
	DIRECTED VERDICT FOR PLAINTIFF	1.04	8	166.67	\$16,409	-78.71	\$16,083	\$10,112	31
	JUDGEMENT FOR PLAINTIFF	0.39	3	0.00	\$9,168	-92.57	\$43,018	\$28,133	24
	ALL OTHER INCLUDING DISMISSALS	23.57	181	-51.86	\$38,567	64.23	\$18,293	\$19,985	35
	NOT SPECIFIED	0.52	4	-75.00	\$1,008	-98.48	\$9	\$3,650	4
	TOTAL	100.00	768	-21.39	\$13,093	-6.22	\$5,589	\$8,401	13

## **MODIFIED PRODUCTS**

Claim data for modified and unmodified products is reported in the next three annual tables by:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
MODIFIED PRODUCTS LOSS EXPERIENCE

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT MODIFIED									
MODIFIED	1,224	96	656	-12.06	\$26,001	24.87	\$6,518	\$11,527	16
UNMODIFIED	58	4	29	-12.12	\$51,940	-11.94	\$6,292	\$15,022	20
TOTAL	1,282	100	685	-12.07	\$27,099	20.77	\$6,508	\$11,675	16

1991

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT MODIFIED									
MODIFIED	1,375	96	746	0.95	\$20,823	60.87	\$5,611	\$9,411	14
UNMODIFIED	53	4	33	13.79	\$58,984	248.69	\$9,909	\$29,921	12
TOTAL	1,428	100	779	1.43	\$22,439	71.38	\$5,793	\$10,280	14

1990

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT MODIFIED									
MODIFIED	1,378	96	739	-21.55	\$12,943	3.78	\$5,394	\$8,435	13
UNMODIFIED	45	4	29	-17.14	\$16,916	-68.73	\$10,544	\$7,531	16
TOTAL	1,423	100	768	-21.39	\$13,093	-6.22	\$5,589	\$8,401	13

### LOCATION OF OCCURRENCE

These tables compare product liability claims by location of occurrence. The four specified locations in this table are home, auto, plant, and office. In the next three annual tables the following claim information is reported :

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
LOCATION OF OCCURRENCE LOSS EXPERIENCE

1992

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
NOT SPECIFIED	5	0	1	-75.00	\$32,500	62.81	\$0	\$2,000	2
HOME	495	36	247	-8.52	\$11,713	-28.77	\$4,241	\$6,617	10
AUTO	74	6	38	-5.00	\$41,060	3.42	\$6,567	\$13,144	18
PLANT	155	12	80	56.86	\$50,872	-19.67	\$11,511	\$19,601	47
OFFICE	126	12	85	-19.05	\$19,175	-5.11	\$2,994	\$4,140	8
MISCELLANEOUS	427	34	234	-24.27	\$35,800	83.73	\$8,486	\$16,843	14
TOTAL	1,282	100	685	-12.07	\$27,099	20.77	\$6,508	\$11,675	16

1991

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
NOT SPECIFIED	8	1	4	-33.33	\$19,963	8400.71	\$1,795	\$20,150	8
HOME	510	35	270	-10.89	\$16,444	75.49	\$3,875	\$7,054	10
AUTO	80	5	40	21.21	\$39,701	187.04	\$7,675	\$26,252	15
PLANT	161	7	51	-5.56	\$63,327	56.40	\$22,521	\$12,523	29
OFFICE	137	13	105	8.25	\$20,207	598.04	\$5,160	\$7,823	6
MISCELLANEOUS	532	40	309	9.96	\$19,485	27.54	\$4,732	\$11,368	17
TOTAL	1,428	100	779	1.43	\$22,439	71.38	\$5,793	\$10,280	14

1990

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
HOME	506	39	303	-13.43	\$9,370	30.95	\$2,542	\$7,337	11
AUTO	61	4	33	43.48	\$13,831	34.57	\$5,980	\$6,797	15
PLANT	211	7	54	-69.32	\$40,489	138.02	\$8,643	\$22,808	25
OFFICE	151	13	97	53.97	\$2,895	-65.03	\$3,138	\$8,276	7
MISCELLANEOUS	494	37	281	-21.73	\$15,277	-25.72	\$9,088	\$7,010	15
TOTAL	1,423	100	768	-21.39	\$13,093	-6.22	\$5,589	\$8,401	13

**MARKET SHARE ANALYSIS**  
(Derived from the Page 14 Supplement)

This section includes the Missouri Page 14 Supplement Experience Report with market share for the Products Liability line of insurance for 1990 through 1992. The first table contains written premiums ranked by percentage of growth. The following three tables contain Direct Premium Written, Direct Premium Earned, Direct Losses Paid, Direct Losses Incurred, and Loss Ratio by descending market share. The final page of this report contains industry totals of premiums and lossess for the years 1988 through 1992.

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
  
MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
RELiance INSURANCE COMPANY	\$3,509,692	29542.7	\$11,840	.	.	.
BROTHERHOOD MUTUAL INSURANCE CO	\$88	8700.00	\$1	.	.	.
MID CONTINENT CASUALTY COMPANY	\$2,016	5500.00	\$36	.	.	.
FIREMANS FUND INS CO OF WISCONSIN	\$162,423	2180.26	\$7,123	-78.45	\$33,053	.
AETNA CASUALTY & SURETY OF AMERICA	\$58,282	967.24	\$5,461	.	.	.
INDIANA LUMBERMENS MUTUAL INS CO	\$191,835	913.61	\$18,926	-20.62	\$23,843	-34.28
TRANSPORTATION INSURANCE COMPANY	\$394,707	718.45	\$48,226	-90.17	\$490,639	36.57
SHELTER MUTUAL INSURANCE CO	\$50,556	692.79	\$6,377	19.33	\$5,344	-19.03
HOME INSURANCE CO OF WISCONSIN THE	\$180,915	617.46	\$25,216	173.02	\$9,236	.
AMERICAN AUTOMOBILE INSURANCE CO	\$666	445.90	\$122	-103.02	\$-4,034	-13.19
AMERISURE INSURANCE COMPANY	\$21,504	366.36	\$4,611	-12.42	\$5,265	-54.69
FIRST SPECIALTY INSURANCE CORPORATION	\$24,450	352.78	\$5,400	.	.	.
MICHIGAN MILLERS MUTUAL INS CO	\$57,107	285.47	\$14,815	183.59	\$5,224	-86.21
AMERICAN EMPLOYERS INSURANCE CO	\$559	238.79	\$165	.	.	.
NN INSURANCE COMPANY	\$15,361	234.81	\$4,588	0.48	\$4,566	.
MINNESOTA FIRE AND CASUALTY COMPANY	\$29,359	208.68	\$9,511	.	.	.
INSURANCE CO OF THE STATE OF PA	\$82,275	204.72	\$27,000	-95.10	\$550,696	-30.44
COMMONWEALTH GENERAL INS CO*	\$3,298	196.05	\$1,114	2128.00	\$50	-113.37

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
VALIANT INS CO	\$2,054	167.45	\$768	.	.	.
HARTFORD CASUALTY INS CO	\$41,445	151.61	\$16,472	-4.17	\$17,188	-98.36
FARMINGTON CASUALTY COMPANY	\$6,696	151.16	\$2,666	.	.	.
ASSURANCE COMPANY OF AMERICA	\$83,664	132.07	\$36,051	-309.13	\$-117	-108.87
GERLING AMERICA INSURANCE COMPANY	\$158,803	131.19	\$68,688	.	.	.
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$2,566,871	128.89	\$1,121,423	-83.74	\$6,896,453	7.50
SAFECO INSURANCE CO OF AMERICA	\$15,867	96.11	\$8,091	-92.78	\$112,003	-41.38
UNIVERSAL UNDERWRITERS INS CO	\$360,690	94.99	\$184,981	9489.48	\$1,929	-26.21
TRI STATE INSURANCE COMPANY	\$32,112	87.20	\$17,154	96.27	\$8,740	25.34
LUMBERMENS MUTUAL CASUALTY CO	\$331,308	86.44	\$177,702	-22.98	\$230,713	338.68
FIREMANS FUND INSURANCE COMPANY	\$97,274	84.27	\$52,788	126.92	\$23,263	-703.92
MUTUAL SERVICE CASUALTY INSURANCE CO	\$6,998	73.30	\$4,038	-53.29	\$8,645	-42.53
CINCINNATI INS CO THE	\$106,182	71.78	\$61,814	.	.	.
NATIONWIDE MUTUAL INSURANCE COMPANY	\$78,160	68.55	\$46,371	-73.50	\$174,994	-4.86
CASUALTY RECIPROCAL EXCHANGE	\$1,726	58.79	\$1,087	.	.	.
NORTHERN INSURANCE CO OF NEW YORK	\$45,546	53.19	\$29,731	.	\$0	-100.00
GRINNELL MUTUAL REINSURANCE COMPANY	\$66,036	51.63	\$43,550	14.96	\$37,882	78.72
NORTHBROOK NATIONAL INS CO	\$6,897	41.27	\$4,882	-1875.3	\$-275	-100.99

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
LIBERTY INSURANCE CORPORATION	\$245,140	39.91	\$175,208	353.23	\$38,658	.
HOME INSURANCE COMPANY THE	\$546,870	39.16	\$392,990	-5.37	\$415,278	159.62
AMCO INSURANCE COMPANY	\$116,526	32.52	\$87,930	22.19	\$71,962	2.39
FARMERS ALLIANCE MUTUAL INS CO	\$21,873	32.06	\$16,563	-62.57	\$44,251	32.09
OLD REPUBLIC INSURANCE COMPANY	\$277,978	31.88	\$210,788	.	.	.
ZURICH INSURANCE COMPANY	\$1,059,994	27.37	\$832,230	-13.50	\$962,143	66.93
WEST AMERICAN INSURANCE COMPANY	\$43,083	26.38	\$34,090	18.97	\$28,655	.
EQUITY MUTUAL INSURANCE COMPANY	\$6,366	25.74	\$5,063	.	.	.
MARYLAND CASUALTY COMPANY	\$127,341	23.56	\$103,062	-1730.0	\$-6,323	-54.28
SECURA INSURANCE A MUTUAL COMPANY	\$58,977	22.17	\$48,273	-86.27	\$351,629	.
GENERAL ACCIDENT INS CO OF AMERICA	\$82,468	19.86	\$68,801	-77.11	\$300,547	-25.01
FARMLAND MUTUAL INSURANCE COMPANY	\$32	18.52	\$27	.	.	.
UNITED SECURITY INSURANCE COMPANY	\$19,834	16.19	\$17,071	.	.	.
COLUMBIA MUTUAL INSURANCE CO	\$32,764	16.02	\$28,239	.	.	.
TRUCK INSURANCE EXCHANGE	\$143,454	15.42	\$124,290	.	.	.
ATLAS INSURANCE COMPANY	\$41,842	15.10	\$36,352	-27.61	\$50,216	4.74
UNITED FIRE AND CASUALTY COMPANY	\$456,719	13.63	\$401,919	21.84	\$329,887	100.22
FEDERAL INSURANCE COMPANY	\$1,486,661	11.92	\$1,328,332	39.08	\$955,059	-49.51

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
  
MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
OHIO CASUALTY INSURANCE COMPANY	\$20,773	11.48	\$18,633	60.96	\$11,576	.
COLONIA INSURANCE COMPANY	\$29,399	10.93	\$26,502	-17.46	\$32,110	18.30
TRANSCONTINENTAL INSURANCE COMPANY	\$599,579	10.42	\$543,011	-32.68	\$806,613	1.17
NATIONAL SURETY CORPORATION	\$428,699	8.57	\$394,869	-2.18	\$403,652	-41.34
ST PAUL MERCURY INSURANCE COMPANY	\$964,649	7.82	\$894,663	1.04	\$885,487	102.43
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$83,006	7.40	\$77,285	18.84	\$65,033	-23.82
SENTRY INSURANCE A MUTUAL COMPANY	\$221,266	6.95	\$206,885	-2.87	\$213,002	.
AETNA CASUALTY AND SURETY COMPANY	\$120,132	6.55	\$112,751	-87.71	\$917,053	500.74
AMERICAN ALLIANCE INSURANCE COMPANY	\$366	6.40	\$344	-99.65	\$98,298	-43.25
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$10,848	4.38	\$10,393	81.79	\$5,717	-72.29
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$161,647	3.41	\$156,322	-26.77	\$213,468	-27.29
UNITED STATES FIRE INSURANCE CO*	\$988,752	2.46	\$965,036	3.08	\$936,218	246.32
ALLIED MUTUAL INS CO	\$91,817	1.73	\$90,260	-19.82	\$112,567	20.72
PENNSYLVANIA GENERAL INSURANCE CO	\$68,807	1.04	\$68,097	-62.56	\$181,894	56.66
GREAT NORTHERN INSURANCE COMPANY	\$495,016	0.59	\$492,098	.	.	.
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$161,760	-0.43	\$162,461	.	.	.
TRAVELERS INDEMNITY CO OF AMERICA	\$180,857	-0.84	\$182,384	56.86	\$116,272	27.55
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$618,504	-1.50	\$627,952	.	.	.

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
  
MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
GLENS FALLS INSURANCE COMPANY THE	\$160,611	-3.27	\$166,046	-25.49	\$222,854	-53.72
TRAVELERS INDEMNITY COMPANY	\$856,536	-3.38	\$886,523	-20.99	\$1,122,003	-34.63
SKANDIA U S INSURANCE COMPANY	\$25,982	-3.69	\$26,978	-30.07	\$38,577	.
INTERNATIONAL INSURANCE COMPANY*	\$1,466,135	-4.27	\$1,531,539	28.73	\$1,189,739	-20.26
LIBERTY MUTUAL INSURANCE COMPANY	\$2,399,977	-4.61	\$2,516,012	-20.14	\$3,150,339	-31.11
FEDERATED MUTUAL INSURANCE COMPANY	\$1,284,725	-4.95	\$1,351,636	3.40	\$1,307,138	-4.36
TIG INSURANCE COMPANY	\$1,011,062	-5.17	\$1,066,133	.	.	.
AMERICAN FIRE & CASUALTY COMPANY	\$36,829	-5.69	\$39,051	2.36	\$38,150	.
JOHN DEERE INSURANCE COMPANY	\$214,116	-7.20	\$230,740	10.57	\$208,685	16.46
NATIONWIDE PROPERTY & CASUALTY INS CO	\$344,550	-8.26	\$375,576	3.07	\$364,404	70.24
WAUSAU UNDERWRITERS INS CO	\$320,539	-9.42	\$353,871	.	.	.
CENTURY INDEMNITY COMPANY	\$61,875	-10.00	\$68,750	.	.	.
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$117,500	-10.98	\$132,000	.	.	.
FARMERS AND MERCHANTS INSURANCE CO	\$137,645	-11.26	\$155,104	130.38	\$67,325	25.18
GENERAL CASUALTY CO OF WISCONSIN	\$12,161	-12.30	\$13,867	.	.	.
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,843,771	-13.84	\$2,139,994	22.49	\$1,747,076	304.06
CAPITOL INDEMNITY CORPORATION	\$24,188	-13.91	\$28,095	.	.	.
AMERICAN INSURANCE COMPANY THE	\$69,899	-14.05	\$81,321	19.71	\$67,931	-86.33

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
NORTHLAND INSURANCE COMPANY	\$3,006	-19.24	\$3,722	-31.38	\$5,424	.
PLANET INSURANCE COMPANY	\$508,163	-19.60	\$632,015	.	.	.
CONTINENTAL INSURANCE COMPANY THE*	\$499,680	-20.24	\$626,464	-37.16	\$996,883	18.10
COMMERCIAL UNION INSURANCE COMPANY	\$21,313	-20.65	\$26,861	.	.	.
RANGER INSURANCE COMPANY	\$335,497	-21.39	\$426,810	-24.28	\$563,693	7.74
VALLEY FORGE INSURANCE COMPANY	\$208,196	-21.97	\$266,802	-67.03	\$809,257	159.36
COMMERCE AND INDUSTRY INSURANCE CO	\$48,105	-21.99	\$61,669	-35.26	\$95,260	2766.69
AMERICAN ECONOMY INSURANCE COMPANY	\$10,305	-22.17	\$13,240	-4.36	\$13,843	.
GRAIN DEALERS MUTUAL INSURANCE CO	\$47,208	-24.54	\$62,561	8.01	\$57,923	-25.60
NORTHWESTERN NATIONAL CASUALTY CO	\$27,138	-24.90	\$36,138	-3.60	\$37,487	-15.74
NORTH AMERICAN SPECIALTY INS CO	\$225	-25.74	\$303	.	.	.
ST PAUL FIRE & MARINE INSURANCE CO	\$1,805,535	-27.28	\$2,482,733	84.75	\$1,343,845	-27.92
STANDARD FIRE INSURANCE COMPANY	\$26,689	-27.68	\$36,904	-70.44	\$124,839	6.60
AMERICAN CASUALTY CO OF READING PA	\$173,208	-28.15	\$241,068	108.23	\$115,771	-19.20
ECONOMY FIRE & CASUALTY COMPANY	\$3,203	-28.47	\$4,478	.	.	.
PENN AMERICA INS CO	\$27,360	-30.39	\$39,305	54.90	\$25,374	-47.00
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$31,387	-30.94	\$45,450	174.06	\$16,584	-13.10
HEART OF AMERICA FIRE & CAS CO*	\$39,815	-31.61	\$58,221	-12.86	\$66,813	61.70

(CONTINUED)



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
  
MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
ATLANTIC MUTUAL INSURANCE COMPANY	\$3,726	-33.35	\$5,590	-24.99	\$7,452	.
EMPLOYERS MUTUAL CASUALTY COMPANY	\$216,106	-39.73	\$358,586	-0.67	\$361,018	.
CONTINENTAL CASUALTY COMPANY*	\$72,618	-39.77	\$120,566	-48.11	\$232,370	-84.81
POTOMAC INSURANCE CO OF ILLINOIS	\$22,602	-42.20	\$39,103	264.56	\$10,726	.
CHARTER OAK FIRE INSURANCE CO THE	\$197,369	-43.61	\$349,977	-18.72	\$430,565	14.96
ROYAL INDEMNITY COMPANY	\$861,734	-44.51	\$1,552,993	228.27	\$473,089	-11.21
GULF INSURANCE COMPANY	\$3,103	-45.24	\$5,667	112.49	\$2,667	-79.22
ALLSTATE INSURANCE COMPANY	\$3,632	-45.60	\$6,676	-98.19	\$368,232	60.30
TWIN CITY FIRE INS CO	\$194,534	-50.73	\$394,799	71.08	\$230,763	46.23
HOUSTON GENERAL INS CO	\$1,974	-52.59	\$4,164	-35.83	\$6,489	.
ATLANTIC INSURANCE COMPANY	\$7,222	-52.94	\$15,345	40.87	\$10,893	174.11
LIBERTY MUTUAL FIRE INSURANCE CO	\$16,747	-53.79	\$36,238	151.43	\$14,413	505.84
HAWKEYE SECURITY INSURANCE COMPANY	\$107,900	-53.79	\$233,493	-24.29	\$308,402	6.29
GENERAL INSURANCE CO OF AMERICA	\$700	-54.57	\$1,541	-98.67	\$115,694	8.61
EMPIRE FIRE AND MARINE INSURANCE CO	\$497	-55.10	\$1,107	0.00	\$1,107	195.20
AMERICAN STATES INSURANCE COMPANY*	\$241,266	-55.53	\$542,490	-10.61	\$606,856	-8.37
CIGNA INSURANCE COMPANY	\$20,433	-55.99	\$46,432	-7.38	\$50,130	716.85
CONTINENTAL WESTERN INSURANCE CO	\$26,490	-57.76	\$62,711	-72.97	\$232,012	-21.11

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
MT AIRY INSURANCE COMPANY	\$4,113	-57.99	\$9,790	.	.	.
ROYAL INSURANCE COMPANY OF AMERICA	\$131,961	-59.54	\$326,184	-53.13	\$695,975	-8.19
GRANITE STATE INSURANCE COMPANY	\$1,707	-59.88	\$4,255	.	\$0	.
AMERICAN FAMILY MUTUAL INS CO	\$30,683	-63.58	\$84,259	-61.10	\$216,603	-64.03
AMERICAN NATIONAL FIRE INSURANCE CO	\$898	-63.61	\$2,468	-98.44	\$157,907	-26.38
FIRST FINANCIAL INSURANCE COMPANY	\$6,955	-65.11	\$19,936	.	.	.
COUNTRY MUTUAL INSURANCE COMPANY	\$1,332	-65.99	\$3,917	9.78	\$3,568	.
BITUMINOUS CASUALTY CORPORATION	\$9,707	-73.98	\$37,306	-61.28	\$96,341	-42.71
GREAT AMERICAN INSURANCE COMPANY	\$369	-76.85	\$1,594	-80.09	\$8,006	-70.02
UNITED STATES FIDELITY & GUARANTY CO	\$82,871	-78.49	\$385,350	-21.40	\$490,254	-15.42
KENTUCKY INSURANCE COMPANY	\$1,458	-80.90	\$7,635	.	.	.
HARTFORD FIRE INSURANCE COMPANY	\$158,390	-80.96	\$831,847	-3546.1	\$-24,139	-107.80
INSURANCE COMPANY OF NORTH AMERICA	\$310,945	-81.68	\$1,697,239	103.25	\$835,045	-28.05
SOUTH CAROLINA INSURANCE COMPANY	\$986	-85.95	\$7,017	-17.12	\$8,466	49.18
AMERICAN MOTORISTS INSURANCE CO	\$117,599	-86.58	\$876,569	63.30	\$536,789	-64.32
SHELTER GENERAL INS CO	\$816	-86.91	\$6,232	-34.82	\$9,561	41.39
INSURANCE COMPANY OF EVANSTON	\$181	-88.74	\$1,608	.	.	.
SELECT INSURANCE COMPANY	\$574	-89.37	\$5,402	76.77	\$3,056	207.14

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
HARTFORD ACCIDENT & INDEMNITY CO*	\$-17,598	-89.55	\$-168,432	-127.34	\$616,111	-44.73
GLOBE INDEMNITY COMPANY	\$5,500	-90.72	\$59,256	-50.91	\$120,700	-11.58
FIDELITY AND CASUALTY CO OF NY*	\$145	-91.79	\$1,766	-69.89	\$5,865	-124.79
RLI INSURANCE COMPANY	\$14,575	-94.55	\$267,257	.	.	.
NEW HAMPSHIRE INSURANCE COMPANY	\$8,444	-94.75	\$160,951	.	.	.
PACIFIC EMPLOYERS INSURANCE COMPANY	\$10,800	-97.89	\$511,941	113.99	\$239,237	-35.26
WESTCHESTER FIRE INSURANCE COMPANY*	\$869	-98.74	\$68,724	-14785	\$-468	-200.00
ASSOCIATED INDEMNITY CORPORATION	\$12	-99.81	\$6,415	-72.13	\$23,017	50.76
JEFFERSON INSURANCE CO OF NEW YORK	\$0	-100.00	\$-66	.	.	.
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$0	-100.00	\$1,708	-87.84	\$14,047	-80.14
BITUMINOUS FIRE AND MARINE INS CO	\$0	-100.00	\$-3,108	-111.74	\$26,480	21.99
VIGILANT INSURANCE COMPANY	\$0	-100.00	\$854	.	.	.
CIGNA PROPERTY & CASUALTY INS CO	\$0	-100.00	\$3,913	-64.24	\$10,942	-55.90
CIGNA FIRE UNDERWRITERS INS CO	\$0	-100.00	\$10,354	-55.20	\$23,113	-19.39
INDUSTRIAL INDEMNITY COMPANY*	\$0	-100.00	\$6,942	.	\$0	-100.00
NORTH RIVER INSURANCE COMPANY THE*	\$0	-100.00	\$10,171	-97.44	\$397,586	269.35
STONEWALL INSURANCE COMPANY	\$0	-100.00	\$16,376	.	\$0	.
AMERICAN AND FOREIGN INSURANCE CO	\$0	-100.00	\$133,661	-39.42	\$220,623	18.63

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
AMERICAN GUARANTEE & LIABILITY INS CO	\$0	-100.00	\$7,519	-224.47	\$-6,041	-94.33
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	-100.00	\$3,574	.	.	.
AMERICAN ZURICH INSURANCE COMPANY	\$0	-100.00	\$85,251	1887.20	\$4,290	9.72
STATE FARM FIRE AND CASUALTY CO	\$-88	-102.33	\$3,770	-67.21	\$11,499	-120.22
NORTHWESTERN NATIONAL INS CO	\$-111	-104.54	\$2,447	-68.80	\$7,842	-42.49
PHOENIX INSURANCE COMPANY THE	\$-3,221	-118.18	\$17,713	-67.75	\$54,926	0.20
AETNA CASUALTY & SURETY CO OF IL	\$3,407	-124.11	\$-14,130	-213.83	\$12,413	-288.25
HARTFORD UNDERWRITERS INSURANCE CO	\$1	-125.00	\$-4	-200.00	\$4	-99.98
CONSOLIDATED AMERICAN INSURANCE CO	\$-878	-125.34	\$3,465	-61.02	\$8,890	.
FIRST NATIONAL INS CO OF AMERICA	\$-2,043	-132.78	\$6,233	-75.50	\$25,437	2.97
NATIONAL FIRE INS CO OF HARTFORD	\$178	-134.03	\$-523	-111.90	\$4,394	-182.35
UTICA MUTUAL INSURANCE COMPANY	\$-3,127	-148.28	\$6,477	-39.43	\$10,693	361.70
REGENT INSURANCE COMPANY	\$-5,814	-169.69	\$8,343	.	.	.
AMERICAN MANUFACTURERS MUTUAL INS CO	\$-35,802	-173.34	\$48,819	-68.56	\$155,298	277.96
NORTHBROOK PROPERTY & CASUALTY INS CO	\$74,264	-530.79	\$-17,239	-114.42	\$119,590	61.01
HOME INDEMNITY COMPANY THE	\$277,808	-632.83	\$-52,138	-112.69	\$410,847	-20.13
MICHIGAN MUTUAL INSURANCE COMPANY	\$9,822	-2754.6	\$-370	-93.07	\$-5,337	-128.84
AFFILIATED FM INSURANCE COMPANY	.	.	\$0	.	.	.

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY  
  
MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
AVEMCO INSURANCE COMPANY	.	.	.	.	.	.
GUARANTY NATIONAL INSURANCE COMPANY	.	.	.	.	\$0	-100.00
FIRST SOUTHERN INSURANCE COMPANY	.	.	\$4,674	.	.	.
AMERICAN HARDWARE MUTUAL INS CO	.	.	.	.	.	.
LITITZ MUTUAL INSURANCE COMPANY	\$-222	.	.	.	.	.
MILLERS MUTUAL INSURANCE COMPANY	.	.	.	.	.	.
AMERICAN EAGLE INSURANCE CO	\$1,505	.	.	.	.	.
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$201	.	.	.	.	.
FORUM INSURANCE COMPANY	.	.	.	.	\$0	.
STAR INSURANCE COMPANY	\$1,975	.	.	.	.	.
BANKERS STANDARD INSURANCE COMPANY	.	.	\$14,671	-16.33	\$17,534	5.59
AUTO OWNERS INSURANCE CO MUTUAL	.	.	.	.	\$27,790	23.43
AUTOMOBILE INS CO OF HARTFORD CT	\$4,979	.	.	.	.	.
AMERICAN HOME ASSURANCE COMPANY	.	.	.	.	\$142,875	.
AIU INSURANCE COMPANY	.	.	.	.	.	.
BIRMINGHAM FIRE INS CO OF PA	\$0	.	\$0	-100.00	\$20,122	.
GREAT CENTRAL INSURANCE COMPANY	.	.	\$153,093	41.84	\$107,931	-23.05
SECURITY NATIONAL INSURANCE COMPANY	\$576	.	.	.	.	.

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,357	.	.	.	.	.
CENTENNIAL INSURANCE COMPANY	.	.	.	.	\$-146	-71.26
NATIONAL INDEMNITY COMPANY	\$0	.	\$0	.	.	.
CENTRAL NATIONAL INS CO OF OMAHA*	.	.	.	.	.	.
PROTECTIVE NATIONAL INS CO OF OMAHA*	.	.	.	.	.	.
ALLIANCE ASSURANCE CO OF AMERICA	\$0	.	.	.	.	.
LONDON ASSURANCE OF AMERICA INC THE	\$0	.	\$0	.	.	.
PACIFIC INDEMNITY COMPANY	.	.	\$0	.	\$0	.
SEA INSURANCE CO OF AMERICA THE	\$0	.	\$0	.	.	.
CIMARRON INSURANCE CO INCORPORATED	.	.	.	.	.	.
BOSTON OLD COLONY INSURANCE COMPANY	.	.	.	.	\$145	.
COMMERCIAL INS CO OF NEWARK NJ*	.	.	.	.	\$0	.
KANSAS CITY FIRE & MARINE INS CO	\$583	.	\$0	.	\$0	-100.00
COUNTRY PREFERRED INSURANCE COMPANY*	.	.	\$0	.	\$0	.
EMPLOYERS CASUALTY COMPANY*	.	.	.	.	.	.
CAMDEN FIRE INSURANCE ASSOCIATION	.	.	.	.	\$0	.
CALIFORNIA COMPENSATION INS CO	.	.	.	.	.	.
HANOVER INSURANCE COMPANY THE	.	.	.	.	\$53,358	-60.17

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
MASSACHUSETTS BAY INS CO	.	.	.	.	\$37,684	-87.70
HIGHLANDS INSURANCE COMPANY	\$10,014	.	.	.	.	.
CITY INSURANCE COMPANY	\$0	.	\$0	.	\$0	-100.00
NATIONAL AMERICAN INS CO OF CALIFORNIA	.	.	\$0	.	.	.
ILLINOIS NATIONAL INSURANCE COMPANY	.	.	\$0	.	.	.
PROVIDENCE WASHINGTON INSURANCE CO	\$2,484	.	.	.	\$47,399	13.53
YORK INSURANCE COMPANY	\$149	.	.	.	.	.
UNITED PACIFIC INSURANCE COMPANY	.	.	\$0	.	.	.
SAFEGUARD INSURANCE COMPANY	\$0	.	\$0	.	\$0	-100.00
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	.	.	.	\$0	.
SECURITY INSURANCE CO OF HARTFORD	\$0	.	\$0	.	.	.
STATE AUTO PROPERTY & CASUALTY INS CO	\$400	.	.	.	.	.
STATE AUTOMOBILE MUTUAL INS CO	\$14,835	.	.	.	.	.
STATE FARM GENERAL INSURANCE CO	.	.	.	.	\$341	-88.49
NAU COUNTRY INSURANCE COMPANY	.	.	.	.	.	.
UNIVERSAL SECURITY INS CO	.	.	.	.	.	.
TIG PREMIER INSURANCE COMPANY	\$374	.	.	.	.	.
FIDELITY AND GUARANTY INS UNDERWRITERS	\$-87,206	.	\$0	-100.00	\$391,339	.

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS  
RANK BY PERCENTAGE OF GROWTH

	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM	1991 WRITTEN PREMIUM	1990-91 CHANGE IN PREMIUM	1990 WRITTEN PREMIUM	1989-90 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
UNITED STATES LIABILITY INSURANCE CO	\$0	.	\$0	.	.	.
LINCOLN NATIONAL SPECIALTY INS CO	.	.	.	.	\$0	.
AGRICULTURAL INSURANCE COMPANY	\$0	.	\$0	-100.00	\$-156	-138.24
FARM BUREAU TOWN & COUNTRY INS CO OF MO	.	.	\$2,689	-45.64	\$4,947	1.08
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	.	\$0	.	\$0	.
NORTHFIELD INSURANCE COMPANY	.	.	.	.	\$2,296	-93.24
CITIZENS INSURANCE COMPANY OF AMERICA	.	.	.	.	\$4,735	.
OWNERS INSURANCE COMPANY	.	.	.	.	\$6,698	732.05
BANKERS INSURANCE COMPANY	\$5,000	.	.	.	.	.
NEW YORK FRONTIER INSURANCE COMPANY	\$29,966	.	.	.	.	.
NIAGARA FIRE INSURANCE COMPANY	.	.	.	.	\$3,732	.
ALLIANZ INSURANCE COMPANY	\$138	.	\$0	.	.	.
FIDELITY AND GUARANTY INSURANCE COMPANY	.	.	\$133	202.27	\$44	-36.23
INTERNATIONAL INDEMNITY COMPANY	.	.	\$0	.	.	.
AETNA CASUALTY CO OF CONNECTICUT	\$352	.	.	.	.	.
NORTHBROOK INDEMNITY CO	.	.	.	.	\$0	.
MIC PROPERTY AND CASUALTY INS CORP	.	.	\$97	-87.50	\$776	.
TOTAL	\$36,196,156	-1.37	\$36,697,276	-10.18	\$40,855,191	-10.17



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
RELIANCE INSURANCE COMPANY	\$3,509,692	\$3,317,972	\$323	\$2,494,099	75.17
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$2,566,871	\$1,559,067	\$1,235,439	\$1,528,257	98.02
LIBERTY MUTUAL INSURANCE COMPANY	\$2,399,977	\$2,316,095	\$1,667,783	\$2,360,897	101.93
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,843,771	\$2,431,744	\$1,658,750	\$1,275,623	52.46
ST PAUL FIRE & MARINE INSURANCE CO	\$1,805,535	\$2,167,639	\$73,750	\$938,447	43.29
FEDERAL INSURANCE COMPANY	\$1,486,661	\$1,413,680	\$380,509	\$939,027	66.42
INTERNATIONAL INSURANCE COMPANY*	\$1,466,135	\$1,575,636	\$0	\$-435,094	-27.61
FEDERATED MUTUAL INSURANCE COMPANY	\$1,284,725	\$1,414,450	\$343,922	\$1,035,129	73.18
ZURICH INSURANCE COMPANY	\$1,059,994	\$1,103,879	\$595,244	\$926,924	83.97
TIG INSURANCE COMPANY	\$1,011,062	\$1,120,321	\$3,666,158	\$-2,455,740	-219.20
UNITED STATES FIRE INSURANCE CO*	\$988,752	\$881,453	\$693,033	\$879,237	99.75
ST PAUL MERCURY INSURANCE COMPANY	\$964,649	\$984,445	\$239,681	\$295,177	29.98
ROYAL INDEMNITY COMPANY	\$861,734	\$1,213,839	\$25,000	\$-32,188	-2.65
TRAVELERS INDEMNITY COMPANY	\$856,536	\$-250,116	\$290,645	\$-868,506	347.24
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$618,504	\$641,721	\$53,160	\$232,439	36.22
TRANSCONTINENTAL INSURANCE COMPANY	\$599,579	\$589,139	\$-959,281	\$-254,094	-43.13
HOME INSURANCE COMPANY THE	\$546,870	\$438,098	\$17,350	\$158,101	36.09
PLANET INSURANCE COMPANY	\$508,163	\$577,672	\$0	\$-33,317	-5.77
CONTINENTAL INSURANCE COMPANY THE*	\$499,680	\$477,418	\$1,501,114	\$985,719	206.47

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
GREAT NORTHERN INSURANCE COMPANY	\$495,016	\$474,888	\$161,795	\$-34,498	-7.26
UNITED FIRE AND CASUALTY COMPANY	\$456,719	\$452,879	\$30,956	\$28,504	6.29
NATIONAL SURETY CORPORATION	\$428,699	\$410,024	\$0	\$327,329	79.83
TRANSPORTATION INSURANCE COMPANY	\$394,707	\$382,114	\$-2,544,569	\$4,024,625	1,053.25
UNIVERSAL UNDERWRITERS INS CO	\$360,690	\$360,690	\$32,207	\$325,733	90.31
NATIONWIDE PROPERTY & CASUALTY INS CO	\$344,550	\$305,020	\$189,417	\$355,055	116.40
RANGER INSURANCE COMPANY	\$335,497	\$371,756	\$57,650	\$-81,304	-21.87
LUMBERMENS MUTUAL CASUALTY CO	\$331,308	\$302,248	\$2,468	\$63,625	21.05
WAUSAU UNDERWRITERS INS CO	\$320,539	\$317,990	\$71,534	\$124,931	39.29
INSURANCE COMPANY OF NORTH AMERICA	\$310,945	\$813,532	\$663,501	\$46,726	5.74
OLD REPUBLIC INSURANCE COMPANY	\$277,978	\$283,426	\$5,193	\$65,193	23.00
HOME INDEMNITY COMPANY THE	\$277,808	\$192,386	\$439,594	\$238,064	123.74
LIBERTY INSURANCE CORPORATION	\$245,140	\$289,304	\$12,786	\$31,853	11.01
AMERICAN STATES INSURANCE COMPANY*	\$241,266	\$247,973	\$4,331	\$45,796	18.47
SENTRY INSURANCE A MUTUAL COMPANY	\$221,266	\$220,282	\$5,998	\$-74,575	-33.85
EMPLOYERS MUTUAL CASUALTY COMPANY	\$216,106	\$226,709	\$82	\$126,007	55.58
JOHN DEERE INSURANCE COMPANY	\$214,116	\$182,506	\$500,955	\$215,014	117.81
VALLEY FORGE INSURANCE COMPANY	\$208,196	\$232,407	\$15,000	\$-116,137	-49.97
CHARTER OAK FIRE INSURANCE CO THE	\$197,369	\$258,127	\$63,472	\$307,673	119.19

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
TWIN CITY FIRE INS CO	\$194,534	\$252,973	\$35,790	\$677,991	268.01
INDIANA LUMBERMENS MUTUAL INS CO	\$191,835	\$189,206	\$10,000	\$-79,337	-41.93
HOME INSURANCE CO OF WISCONSIN THE	\$180,915	\$183,124	\$0	\$64,000	34.95
TRAVELERS INDEMNITY CO OF AMERICA	\$180,857	\$181,008	\$423	\$39,423	21.78
AMERICAN CASUALTY CO OF READING PA	\$173,208	\$186,283	\$29,819	\$-140,313	-75.32
FIREMANS FUND INS CO OF WISCONSIN	\$162,423	\$156,074	\$0	\$263,009	168.52
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$161,760	\$183,663	\$0	\$80,136	43.63
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$161,647	\$164,732	\$25,662	\$71,912	43.65
GLENS FALLS INSURANCE COMPANY THE	\$160,611	\$160,640	\$175,067	\$328,852	204.71
GERLING AMERICA INSURANCE COMPANY	\$158,803	\$124,891	\$0	\$69,162	55.38
HARTFORD FIRE INSURANCE COMPANY	\$158,390	\$201,261	\$24,775	\$-493,479	-245.19
TRUCK INSURANCE EXCHANGE	\$143,454	\$134,611	\$0	\$-98,622	-73.26
FARMERS AND MERCHANTS INSURANCE CO	\$137,645	\$175,122	\$0	\$0	0.00
ROYAL INSURANCE COMPANY OF AMERICA	\$131,961	\$148,974	\$4,230	\$-194,024	-130.24
MARYLAND CASUALTY COMPANY	\$127,341	\$162,836	\$19,921	\$217,878	133.80
AETNA CASUALTY AND SURETY COMPANY	\$120,132	\$134,824	\$752,758	\$3,092,147	2,293.47
AMERICAN MOTORISTS INSURANCE CO	\$117,599	\$265,300	\$99,634	\$175,673	66.22
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$117,500	\$135,207	\$60,841	\$43,871	32.45
AMCO INSURANCE COMPANY	\$116,526	\$122,296	\$18,839	\$1,939	1.59

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
HAWKEYE SECURITY INSURANCE COMPANY	\$107,900	\$96,518	\$12,250	\$-96,970	-100.47
CINCINNATI INS CO THE	\$106,182	\$85,104	\$0	\$0	0.00
FIREMANS FUND INSURANCE COMPANY	\$97,274	\$40,995	\$0	\$591,156	1,442.02
ALLIED MUTUAL INS CO	\$91,817	\$102,330	\$0	\$0	0.00
ASSURANCE COMPANY OF AMERICA	\$83,664	\$94,203	\$25,221	\$-233,896	-248.29
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$83,006	\$79,939	\$105,040	\$84,758	106.03
UNITED STATES FIDELITY & GUARANTY CO	\$82,871	\$132,099	\$1,461,228	\$-413,054	-312.69
GENERAL ACCIDENT INS CO OF AMERICA	\$82,468	\$82,977	\$1,500	\$-29,836	-35.96
INSURANCE CO OF THE STATE OF PA	\$82,275	\$65,336	\$0	\$24,288	37.17
NATIONWIDE MUTUAL INSURANCE COMPANY	\$78,160	\$77,959	\$14,784	\$-642	-0.82
NORTHBROOK PROPERTY & CASUALTY INS CO	\$74,264	\$49,747	\$30,055	\$-155,645	-312.87
CONTINENTAL CASUALTY COMPANY*	\$72,618	\$55,220	\$-11,492	\$41,375	74.93
AMERICAN INSURANCE COMPANY THE	\$69,899	\$66,893	\$4,818	\$-437,453	-653.96
PENNSYLVANIA GENERAL INSURANCE CO	\$68,807	\$78,353	\$60,005	\$5,576	7.12
GRINNELL MUTUAL REINSURANCE COMPANY	\$66,036	\$57,242	\$12,542	\$3,967	6.93
CENTURY INDEMNITY COMPANY	\$61,875	\$63,733	\$0	\$-26,844	-42.12
SECURA INSURANCE A MUTUAL COMPANY	\$58,977	\$54,741	\$0	\$0	0.00
AETNA CASUALTY & SURETY OF AMERICA	\$58,282	\$57,391	\$869	\$28,891	50.34
MICHIGAN MILLERS MUTUAL INS CO	\$57,107	\$34,908	\$3,500	\$44,700	128.05

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
SHELTER MUTUAL INSURANCE CO	\$50,556	\$28,175	\$3,293	\$21,851	77.55
COMMERCE AND INDUSTRY INSURANCE CO	\$48,105	\$54,418	\$1,500	\$-26,708	-49.08
GRAIN DEALERS MUTUAL INSURANCE CO	\$47,208	\$48,868	\$13,160	\$-16,870	-34.52
NORTHERN INSURANCE CO OF NEW YORK	\$45,546	\$57,779	\$75,350	\$-183,913	-318.30
WEST AMERICAN INSURANCE COMPANY	\$43,083	\$46,387	\$608	\$-2,872	-6.19
ATLAS INSURANCE COMPANY	\$41,842	\$45,906	\$0	\$0	0.00
HARTFORD CASUALTY INS CO	\$41,445	\$39,574	\$0	\$-2,929	-7.40
HEART OF AMERICA FIRE & CAS CO*	\$39,815	\$47,577	\$427	\$-7,573	-15.92
AMERICAN FIRE & CASUALTY COMPANY	\$36,829	\$40,132	\$0	\$2,266	5.65
COLUMBIA MUTUAL INSURANCE CO	\$32,764	\$30,077	\$0	\$7,000	23.27
TRI STATE INSURANCE COMPANY	\$32,112	\$31,701	\$0	\$21,992	69.37
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$31,387	\$25,916	\$10,750	\$26,695	103.01
AMERICAN FAMILY MUTUAL INS CO	\$30,683	\$30,064	\$17,835	\$106,231	353.35
NEW YORK FRONTIER INSURANCE COMPANY	\$29,966	\$29,136	\$0	\$27,310	93.73
COLONIA INSURANCE COMPANY	\$29,399	\$28,289	\$0	\$-17,259	-61.01
MINNESOTA FIRE AND CASUALTY COMPANY	\$29,359	\$21,728	\$0	\$-1,930	-8.88
PENN AMERICA INS CO	\$27,360	\$20,652	\$7,500	\$-85,520	-414.10
NORTHWESTERN NATIONAL CASUALTY CO	\$27,138	\$29,402	\$0	\$0	0.00
STANDARD FIRE INSURANCE COMPANY	\$26,689	\$27,146	\$-20,694	\$-186,401	-686.66

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
CONTINENTAL WESTERN INSURANCE CO	\$26,490	\$23,754	\$5,552	\$511	2.15
SKANDIA U S INSURANCE COMPANY	\$25,982	\$24,997	\$-5,134	\$-30,447	-121.80
FIRST SPECIALTY INSURANCE CORPORATION	\$24,450	\$14,281	\$0	\$7,881	55.19
CAPITOL INDEMNITY CORPORATION	\$24,188	\$24,815	\$0	\$-1,000	-4.03
POTOMAC INSURANCE CO OF ILLINOIS	\$22,602	\$30,553	\$0	\$-10,096	-33.04
FARMERS ALLIANCE MUTUAL INS CO	\$21,873	\$22,492	\$2,000	\$-8,000	-35.57
AMERISURE INSURANCE COMPANY	\$21,504	\$9,944	\$0	\$17,203	173.00
COMMERCIAL UNION INSURANCE COMPANY	\$21,313	\$21,161	\$0	\$-6,130	-28.97
OHIO CASUALTY INSURANCE COMPANY	\$20,773	\$20,249	\$9,050	\$12,292	60.70
CIGNA INSURANCE COMPANY	\$20,433	\$10,245	\$0	\$5,598	54.64
UNITED SECURITY INSURANCE COMPANY	\$19,834	\$14,212	\$0	\$1,478	10.40
LIBERTY MUTUAL FIRE INSURANCE CO	\$16,747	\$29,102	\$605,000	\$549,667	1,888.76
SAFECO INSURANCE CO OF AMERICA	\$15,867	\$14,743	\$0	\$-125,336	-850.14
NN INSURANCE COMPANY	\$15,361	\$11,067	\$0	\$0	0.00
STATE AUTOMOBILE MUTUAL INS CO	\$14,835	\$1,434	\$0	\$0	0.00
RLI INSURANCE COMPANY	\$14,575	\$188,045	\$0	\$262,870	139.79
GENERAL CASUALTY CO OF WISCONSIN	\$12,161	\$13,481	\$0	\$-5,140	-38.13
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$10,848	\$7,837	\$0	\$3,000	38.28
PACIFIC EMPLOYERS INSURANCE COMPANY	\$10,800	\$196,830	\$0	\$170,309	86.53

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERICAN ECONOMY INSURANCE COMPANY	\$10,305	\$11,872	\$0	\$0	0.00
HIGHLANDS INSURANCE COMPANY	\$10,014	\$5,466	\$0	\$0	0.00
MICHIGAN MUTUAL INSURANCE COMPANY	\$9,822	\$5,773	\$0	\$17,569	304.33
BITUMINOUS CASUALTY CORPORATION	\$9,707	\$15,740	\$0	\$-4,000	-25.41
NEW HAMPSHIRE INSURANCE COMPANY	\$8,444	\$56,695	\$2,200	\$66,469	117.24
ATLANTIC INSURANCE COMPANY	\$7,222	\$9,690	\$0	\$-4,049	-41.79
MUTUAL SERVICE CASUALTY INSURANCE CO	\$6,998	\$5,833	\$0	\$634	10.87
FIRST FINANCIAL INSURANCE COMPANY	\$6,955	\$10,260	\$0	\$-9,776	-95.28
NORTHBROOK NATIONAL INS CO	\$6,897	\$3,167	\$0	\$-2,633	-83.14
FARMINGTON CASUALTY COMPANY	\$6,696	\$14,588	\$0	\$2,654	18.19
EQUITY MUTUAL INSURANCE COMPANY	\$6,366	\$5,105	\$0	\$0	0.00
GLOBE INDEMNITY COMPANY	\$5,500	\$6,730	\$0	\$-8,644	-128.44
BANKERS INSURANCE COMPANY	\$5,000	\$1,458	\$0	\$832	57.06
AUTOMOBILE INS CO OF HARTFORD CT	\$4,979	\$6,819	\$0	\$823	12.07
MT AIRY INSURANCE COMPANY	\$4,113	\$2,916	\$0	\$622	21.33
ATLANTIC MUTUAL INSURANCE COMPANY	\$3,726	\$4,425	\$0	\$-11,083	-250.46
ALLSTATE INSURANCE COMPANY	\$3,632	\$4,474	\$19,723	\$4,510,210	100809.3
AETNA CASUALTY & SURETY CO OF IL	\$3,407	\$4,307	\$27,777	\$-35,790	-830.97
COMMONWEALTH GENERAL INS CO*	\$3,298	\$967	\$0	\$612	63.29

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
ECONOMY FIRE & CASUALTY COMPANY	\$3,203	\$4,235	\$0	\$0	0.00
GULF INSURANCE COMPANY	\$3,103	\$4,283	\$0	\$-5,764	-134.58
NORTHLAND INSURANCE COMPANY	\$3,006	\$2,857	\$0	\$-406	-14.21
PROVIDENCE WASHINGTON INSURANCE CO	\$2,484	\$1,786	\$0	\$0	0.00
VALIANT INS CO	\$2,054	\$2,159	\$0	\$1,114	51.60
MID CONTINENT CASUALTY COMPANY	\$2,016	\$1,712	\$0	\$0	0.00
STAR INSURANCE COMPANY	\$1,975	\$1,790	\$0	\$929	51.90
HOUSTON GENERAL INS CO	\$1,974	\$4,609	\$0	\$1,028	22.30
CASUALTY RECIPROCAL EXCHANGE	\$1,726	\$1,503	\$0	\$0	0.00
GRANITE STATE INSURANCE COMPANY	\$1,707	\$1,226	\$0	\$1,220	99.51
AMERICAN EAGLE INSURANCE CO	\$1,505	\$1,505	\$0	\$0	0.00
KENTUCKY INSURANCE COMPANY	\$1,458	\$4,434	\$0	\$-681	-15.36
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,357	\$388	\$0	\$0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$1,332	\$1,426	\$0	\$-993	-69.64
SOUTH CAROLINA INSURANCE COMPANY	\$986	\$1,482	\$0	\$-693	-46.76
AMERICAN NATIONAL FIRE INSURANCE CO	\$898	\$878	\$4,500	\$-119,703	-13633.6
WESTCHESTER FIRE INSURANCE COMPANY*	\$869	\$869	\$0	\$75,704	8,711.62
SHELTER GENERAL INS CO	\$816	\$3,729	\$0	\$2,714	72.78
GENERAL INSURANCE CO OF AMERICA	\$700	\$614	\$0	\$-7,925	-1290.72

(CONTINUED)



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERICAN AUTOMOBILE INSURANCE CO	\$666	\$840	\$0	\$-1,543	-183.69
KANSAS CITY FIRE & MARINE INS CO	\$583	\$330	\$0	\$425	128.79
SECURITY NATIONAL INSURANCE COMPANY	\$576	\$145	\$0	\$0	0.00
SELECT INSURANCE COMPANY	\$574	\$3,209	\$0	\$-5,320	-165.78
AMERICAN EMPLOYERS INSURANCE CO	\$559	\$560	\$0	\$-11,426	-2040.36
EMPIRE FIRE AND MARINE INSURANCE CO	\$497	\$459	\$0	\$-184	-40.09
STATE AUTO PROPERTY & CASUALTY INS CO	\$400	\$17	\$0	\$0	0.00
TIG PREMIER INSURANCE COMPANY	\$374	\$155	\$0	\$0	0.00
GREAT AMERICAN INSURANCE COMPANY	\$369	\$445	\$0	\$-2,119	-476.18
AMERICAN ALLIANCE INSURANCE COMPANY	\$366	\$361	\$0	\$-695	-192.52
AETNA CASUALTY CO OF CONNECTICUT	\$352	\$352	\$0	\$-18	-5.11
NORTH AMERICAN SPECIALTY INS CO	\$225	\$359	\$0	\$210	58.50
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$201	\$65	\$0	\$0	0.00
INSURANCE COMPANY OF EVANSTON	\$181	\$53	\$0	\$-259	-488.68
NATIONAL FIRE INS CO OF HARTFORD	\$178	\$177	\$0	\$-5,352	-3023.73
YORK INSURANCE COMPANY	\$149	\$59	\$0	\$0	0.00
FIDELITY AND CASUALTY CO OF NY*	\$145	\$155	\$0	\$33,461	21587.74
ALLIANZ INSURANCE COMPANY	\$138	\$138	\$0	\$-15,775	-11431.2
BROTHERHOOD MUTUAL INSURANCE CO	\$88	\$76	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
FARMLAND MUTUAL INSURANCE COMPANY	\$32	\$25	\$0	\$0	0.00
ASSOCIATED INDEMNITY CORPORATION	\$12	\$12	\$0	\$-21,774	-181450
HARTFORD UNDERWRITERS INSURANCE CO	\$1	\$1	\$0	\$-47	-4700.00
BIRMINGHAM FIRE INS CO OF PA	\$0	\$0	\$0	\$-7,744	.
NATIONAL INDEMNITY COMPANY	\$0	\$0	\$1,324,817	\$-171,937	.
VIGILANT INSURANCE COMPANY	\$0	\$321	\$201	\$-846	-263.55
INDUSTRIAL INDEMNITY COMPANY*	\$0	\$0	\$0	\$1	.
NORTH RIVER INSURANCE COMPANY THE*	\$0	\$0	\$0	\$-27,846	.
STONEWALL INSURANCE COMPANY	\$0	\$0	\$202,500	\$-41,746	.
AGRICULTURAL INSURANCE COMPANY	\$0	\$0	\$0	\$-154	.
CITY INSURANCE COMPANY	\$0	\$0	\$5,000	\$-109,000	.
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	\$0	\$0	\$5,000	.
BITUMINOUS FIRE AND MARINE INS CO	\$0	\$0	\$0	\$-1,400	.
AMERICAN AND FOREIGN INSURANCE CO	\$0	\$0	\$0	\$-1,976	.
SAFEGUARD INSURANCE COMPANY	\$0	\$0	\$0	\$-131	.
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$0	\$-5,481	.
AMERICAN GUARANTEE & LIABILITY INS CO	\$0	\$-4,417	\$0	\$2,120	-48.00
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	\$0	\$0	\$2,000	.
AMERICAN ZURICH INSURANCE COMPANY	\$0	\$0	\$437	\$-20,283	.

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$0	\$-2,811	.
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$0	\$173	\$0	\$-468	-270.52
JEFFERSON INSURANCE CO OF NEW YORK	\$0	\$0	\$0	\$96	.
ALLIANCE ASSURANCE CO OF AMERICA	\$0	\$0	\$374	\$5,272	.
LONDON ASSURANCE OF AMERICA INC THE	\$0	\$0	\$286	\$3,992	.
SEA INSURANCE CO OF AMERICA THE	\$0	\$0	\$287	\$247	.
CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$0	\$-12,672	.
CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$0	\$-6,298	.
SECURITY INSURANCE CO OF HARTFORD	\$0	\$0	\$0	\$-3,568	.
STATE FARM FIRE AND CASUALTY CO	\$-88	\$2,133	\$0	\$25,370	1,189.40
NORTHWESTERN NATIONAL INS CO	\$-111	\$-111	\$0	\$47,569	-42855.0
LITITZ MUTUAL INSURANCE COMPANY	\$-222	\$-89	\$0	\$0	0.00
CONSOLIDATED AMERICAN INS COMPANY	\$-878	\$1,306	\$0	\$-576	-44.10
FIRST NATIONAL INS CO OF AMERICA	\$-2,043	\$837	\$0	\$320	38.23
UTICA MUTUAL INSURANCE COMPANY	\$-3,127	\$-3,127	\$0	\$-11,900	380.56
PHOENIX INSURANCE COMPANY THE	\$-3,221	\$-1,575	\$0	\$-2,000	126.98
REGENT INSURANCE COMPANY	\$-5,814	\$1,540	\$0	\$-445	-28.90
HARTFORD ACCIDENT & INDEMNITY CO*	\$-17,598	\$-17,598	\$506,859	\$210,595	-1196.70
AMERICAN MANUFACTURERS MUTUAL INS CO	\$-35,802	\$-18,452	\$745	\$-15,440	83.68

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
FIDELITY AND GUARANTY INS UNDERWRITERS	\$-87,206	\$-89,610	\$0	\$48,300	-53.90
TOTAL	\$36,196,156	\$36,396,389	\$16,994,932	\$24,413,108	67.08

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
LIBERTY MUTUAL INSURANCE COMPANY	\$2,516,012	\$2,273,889	\$1,674,150	\$-1,731,292	-76.14
ST PAUL FIRE & MARINE INSURANCE CO	\$2,482,733	\$2,254,224	\$39,655	\$1,784,162	79.15
TRAVELERS INDEMNITY CO OF ILLINOIS	\$2,139,994	\$1,730,670	\$1,537,499	\$3,762,690	217.41
INSURANCE COMPANY OF NORTH AMERICA	\$1,697,239	\$1,236,247	\$20,755	\$115,472	9.34
ROYAL INDEMNITY COMPANY	\$1,552,993	\$995,101	\$43,000	\$388,573	39.05
INTERNATIONAL INSURANCE COMPANY*	\$1,531,539	\$1,320,469	\$0	\$-864,473	-65.47
FEDERATED MUTUAL INSURANCE COMPANY	\$1,351,636	\$1,271,308	\$898,928	\$857,794	67.47
FEDERAL INSURANCE COMPANY	\$1,328,332	\$1,369,537	\$912,021	\$660,101	48.20
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$1,121,423	\$1,515,152	\$558,960	\$1,632,784	107.76
TIG INSURANCE COMPANY	\$1,066,133	\$976,036	\$0	\$5,923,990	606.94
UNITED STATES FIRE INSURANCE CO*	\$965,036	\$955,583	\$2,646	\$634,974	66.45
ST PAUL MERCURY INSURANCE COMPANY	\$894,663	\$892,308	\$178,774	\$556,485	62.36
TRAVELERS INDEMNITY COMPANY	\$886,523	\$419,709	\$604,375	\$2,933,534	698.94
AMERICAN MOTORISTS INSURANCE CO	\$876,569	\$720,626	\$62,568	\$-59,673	-8.28
ZURICH INSURANCE COMPANY	\$832,230	\$1,133,383	\$504,117	\$231,214	20.40
HARTFORD FIRE INSURANCE COMPANY	\$831,847	\$831,132	\$213,045	\$369,489	44.46
PLANET INSURANCE COMPANY	\$632,015	\$701,389	\$0	\$-911,162	-129.91
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$627,952	\$429,942	\$105,488	\$-110,422	-25.68
CONTINENTAL INSURANCE COMPANY THE*	\$626,464	\$827,776	\$731,189	\$184,926	22.34

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
TRANSCONTINENTAL INSURANCE COMPANY	\$543,011	\$684,879	\$1,093,911	\$1,231,835	179.86
AMERICAN STATES INSURANCE COMPANY*	\$542,490	\$562,997	\$2,266	\$246	0.04
PACIFIC EMPLOYERS INSURANCE COMPANY	\$511,941	\$332,187	\$-7,982	\$8,477	2.55
GREAT NORTHERN INSURANCE COMPANY	\$492,098	\$431,707	\$190,781	\$415,839	96.32
RANGER INSURANCE COMPANY	\$426,810	\$464,692	\$39,005	\$1,068,155	229.86
UNITED FIRE AND CASUALTY COMPANY	\$401,919	\$356,970	\$36,137	\$79,991	22.41
NATIONAL SURETY CORPORATION	\$394,869	\$406,670	\$0	\$-386,262	-94.98
TWIN CITY FIRE INS CO	\$394,799	\$254,591	\$1,000	\$246,327	96.75
HOME INSURANCE COMPANY THE	\$392,990	\$321,176	\$85,861	\$-117,288	-36.52
UNITED STATES FIDELITY & GUARANTY CO	\$385,350	\$406,252	\$2,934,762	\$481,109	118.43
NATIONWIDE PROPERTY & CASUALTY INS CO	\$375,576	\$348,592	\$169,381	\$431,186	123.69
EMPLOYERS MUTUAL CASUALTY COMPANY	\$358,586	\$355,088	\$92,268	\$-221,800	-62.46
WAUSAU UNDERWRITERS INS CO	\$353,871	\$289,801	\$570,658	\$166,224	57.36
CHARTER OAK FIRE INSURANCE CO THE	\$349,977	\$332,980	\$14,000	\$-1,410,000	-423.45
ROYAL INSURANCE COMPANY OF AMERICA	\$326,184	\$380,098	\$104,060	\$549,845	144.66
RLI INSURANCE COMPANY	\$267,257	\$74,103	\$0	\$39,365	53.12
VALLEY FORGE INSURANCE COMPANY	\$266,802	\$384,976	\$0	\$-27,467	-7.13
AMERICAN CASUALTY CO OF READING PA	\$241,068	\$191,673	\$4,819	\$-19,323	-10.08
HAWKEYE SECURITY INSURANCE COMPANY	\$233,493	\$262,393	\$88,065	\$72,198	27.52

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
JOHN DEERE INSURANCE COMPANY	\$230,740	\$211,189	\$41,913	\$290,614	137.61
OLD REPUBLIC INSURANCE COMPANY	\$210,788	\$207,680	\$85,888	\$133,220	64.15
SENTRY INSURANCE A MUTUAL COMPANY	\$206,885	\$202,178	\$0	\$131,040	64.81
UNIVERSAL UNDERWRITERS INS CO	\$184,981	\$184,981	\$19,108	\$121,752	65.82
TRAVELERS INDEMNITY CO OF AMERICA	\$182,384	\$146,243	\$39,242	\$344,461	235.54
LUMBERMENS MUTUAL CASUALTY CO	\$177,702	\$181,074	\$5,370	\$74,762	41.29
LIBERTY INSURANCE CORPORATION	\$175,208	\$161,900	\$1,150	\$49,893	30.82
GLENS FALLS INSURANCE COMPANY THE	\$166,046	\$157,706	\$105,210	\$318,117	201.72
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$162,461	\$160,745	\$0	\$15,445	9.61
NEW HAMPSHIRE INSURANCE COMPANY	\$160,951	\$150,477	\$4,500	\$39,939	26.54
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$156,322	\$175,533	\$0	\$17,965	10.23
FARMERS AND MERCHANTS INSURANCE CO	\$155,104	\$123,294	\$0	\$0	0.00
GREAT CENTRAL INSURANCE COMPANY	\$153,093	\$156,995	\$7,708	\$12,445	7.93
AMERICAN AND FOREIGN INSURANCE CO	\$133,661	\$139,117	\$174	\$128,502	92.37
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$132,000	\$130,631	\$0	\$-203,140	-155.51
TRUCK INSURANCE EXCHANGE	\$124,290	\$122,745	\$975	\$-18,256	-14.87
CONTINENTAL CASUALTY COMPANY*	\$120,566	\$120,601	\$40,977	\$-298,378	-247.41
AETNA CASUALTY AND SURETY COMPANY	\$112,751	\$168,806	\$2,096,618	\$1,129,141	668.90
MARYLAND CASUALTY COMPANY	\$103,062	\$107,418	\$825	\$15,408	14.34

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
ALLIED MUTUAL INS CO	\$90,260	\$89,678	\$0	\$0	0.00
AMCO INSURANCE COMPANY	\$87,930	\$65,904	\$1,679	\$3,079	4.67
AMERICAN ZURICH INSURANCE COMPANY	\$85,251	\$64,612	\$0	\$35,910	55.58
AMERICAN FAMILY MUTUAL INS CO	\$84,259	\$96,043	\$7,332	\$92,035	95.83
AMERICAN INSURANCE COMPANY THE	\$81,321	\$67,747	\$-2,020,095	\$-2,865,378	-4229.53
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$77,285	\$76,692	\$63,126	\$-48,999	-63.89
GENERAL ACCIDENT INS CO OF AMERICA	\$68,801	\$72,133	\$3,500	\$-29,829	-41.35
CENTURY INDEMNITY COMPANY	\$68,750	\$51,466	\$0	\$49,014	95.24
WESTCHESTER FIRE INSURANCE COMPANY*	\$68,724	\$172,955	\$1,500	\$39,638	22.92
GERLING AMERICA INSURANCE COMPANY	\$68,688	\$32,300	\$0	\$11,450	35.45
PENNSYLVANIA GENERAL INSURANCE CO	\$68,097	\$65,271	\$3,167	\$20,785	31.84
CONTINENTAL WESTERN INSURANCE CO	\$62,711	\$32,591	\$2,591	\$16,949	52.01
GRAIN DEALERS MUTUAL INSURANCE CO	\$62,561	\$60,498	\$3,903	\$4,246	7.02
CINCINNATI INS CO THE	\$61,814	\$40,771	\$0	\$0	0.00
COMMERCE AND INDUSTRY INSURANCE CO	\$61,669	\$76,726	\$34,000	\$96,260	125.46
GLOBE INDEMNITY COMPANY	\$59,256	\$77,612	\$19,206	\$74,896	96.50
HEART OF AMERICA FIRE & CAS CO*	\$58,221	\$68,408	\$10,089	\$11,757	17.19
FIREMANS FUND INSURANCE COMPANY	\$52,788	\$50,502	\$25	\$26,549	52.57
AMERICAN MANUFACTURERS MUTUAL INS CO	\$48,819	\$84,528	\$1,181	\$12,286	14.53

(CONTINUED)



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
SECURA INSURANCE A MUTUAL COMPANY	\$48,273	\$42,215	\$968	\$0	0.00
TRANSPORTATION INSURANCE COMPANY	\$48,226	\$173,624	\$181,844	\$1,193,499	687.40
CIGNA INSURANCE COMPANY	\$46,432	\$47,793	\$-603	\$-496,548	-1038.96
NATIONWIDE MUTUAL INSURANCE COMPANY	\$46,371	\$80,252	\$91,432	\$37,841	47.15
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$45,450	\$34,142	\$0	\$-31,820	-93.20
GRINNELL MUTUAL REINSURANCE COMPANY	\$43,550	\$40,231	\$2,322	\$70,334	174.83
PENN AMERICA INS CO	\$39,305	\$38,629	\$7,679	\$3,147	8.15
POTOMAC INSURANCE CO OF ILLINOIS	\$39,103	\$24,743	\$0	\$13,737	55.52
AMERICAN FIRE & CASUALTY COMPANY	\$39,051	\$34,736	\$0	\$-133	-0.38
BITUMINOUS CASUALTY CORPORATION	\$37,306	\$32,942	\$7,500	\$-23,400	-71.03
STANDARD FIRE INSURANCE COMPANY	\$36,904	\$44,862	\$251	\$74,390	165.82
ATLAS INSURANCE COMPANY	\$36,352	\$42,738	\$1,300	\$41,300	96.64
LIBERTY MUTUAL FIRE INSURANCE CO	\$36,238	\$-2,260	\$0	\$-212,766	9,414.42
NORTHWESTERN NATIONAL CASUALTY CO	\$36,138	\$39,660	\$2,430	\$-14,488	-36.53
ASSURANCE COMPANY OF AMERICA	\$36,051	\$42,962	\$5,150	\$32,881	76.54
WEST AMERICAN INSURANCE COMPANY	\$34,090	\$29,321	\$0	\$-9,035	-30.81
NORTHERN INSURANCE CO OF NEW YORK	\$29,731	\$62,424	\$218,851	\$38,375	61.47
COLUMBIA MUTUAL INSURANCE CO	\$28,239	\$17,627	\$0	\$0	0.00
CAPITOL INDEMNITY CORPORATION	\$28,095	\$15,130	\$1,000	\$2,000	13.22

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
INSURANCE CO OF THE STATE OF PA	\$27,000	\$22,300	\$0	\$-18,772	-84.18
SKANDIA U S INSURANCE COMPANY	\$26,978	\$30,162	\$0	\$-3,330	-11.04
COMMERCIAL UNION INSURANCE COMPANY	\$26,861	\$19,863	\$-2,930,643	\$-2,933,614	-14769.2
COLONIA INSURANCE COMPANY	\$26,502	\$25,931	\$0	\$0	0.00
HOME INSURANCE CO OF WISCONSIN THE	\$25,216	\$23,007	\$0	\$17,000	73.89
FIRST FINANCIAL INSURANCE COMPANY	\$19,936	\$32,772	\$0	\$6,461	19.72
INDIANA LUMBERMENS MUTUAL INS CO	\$18,926	\$20,569	\$0	\$0	0.00
OHIO CASUALTY INSURANCE COMPANY	\$18,633	\$13,660	\$487	\$-16,281	-119.19
PHOENIX INSURANCE COMPANY THE	\$17,713	\$26,193	\$0	\$157,000	599.40
TRI STATE INSURANCE COMPANY	\$17,154	\$13,845	\$0	\$0	0.00
UNITED SECURITY INSURANCE COMPANY	\$17,071	\$11,544	\$0	\$32,473	281.30
FARMERS ALLIANCE MUTUAL INS CO	\$16,563	\$27,611	\$15,503	\$-9,497	-34.40
HARTFORD CASUALTY INS CO	\$16,472	\$16,578	\$8,774	\$-20,897	-126.05
STONEWALL INSURANCE COMPANY	\$16,376	\$16,376	\$-1,122,599	\$-532,458	-3251.45
ATLANTIC INSURANCE COMPANY	\$15,345	\$15,166	\$0	\$10,702	70.57
MICHIGAN MILLERS MUTUAL INS CO	\$14,815	\$12,041	\$0	\$-23,300	-193.51
BANKERS STANDARD INSURANCE COMPANY	\$14,671	\$19,709	\$-334	\$2,469	12.53
GENERAL CASUALTY CO OF WISCONSIN	\$13,867	\$14,354	\$1,130	\$3,571	24.88
AMERICAN ECONOMY INSURANCE COMPANY	\$13,240	\$14,326	\$1,000	\$1,000	6.98

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
RELIANCE INSURANCE COMPANY	\$11,840	\$13,439	\$0	\$-289,974	-2157.71
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$10,393	\$11,221	\$171	\$-829	-7.39
CIGNA FIRE UNDERWRITERS INS CO	\$10,354	\$12,673	\$-3,724	\$27	0.21
NORTH RIVER INSURANCE COMPANY THE*	\$10,171	\$145,272	\$2,637	\$58,133	40.02
MT AIRY INSURANCE COMPANY	\$9,790	\$9,983	\$0	\$1,117	11.19
MINNESOTA FIRE AND CASUALTY COMPANY	\$9,511	\$3,752	\$0	\$1,930	51.44
REGENT INSURANCE COMPANY	\$8,343	\$1,276	\$0	\$309	24.22
SAFECO INSURANCE CO OF AMERICA	\$8,091	\$640	\$3,500	\$-9,599	-1499.84
KENTUCKY INSURANCE COMPANY	\$7,635	\$3,813	\$0	\$792	20.77
AMERICAN GUARANTEE & LIABILITY INS CO	\$7,519	\$-122,146	\$0	\$-76,287	62.46
FIREMANS FUND INS CO OF WISCONSIN	\$7,123	\$18,482	\$0	\$-29,129	-157.61
SOUTH CAROLINA INSURANCE COMPANY	\$7,017	\$7,068	\$0	\$78	1.10
INDUSTRIAL INDEMNITY COMPANY*	\$6,942	\$5,181	\$0	\$1,310	25.28
ALLSTATE INSURANCE COMPANY	\$6,676	\$21,380	\$416,605	\$-1,261,527	-5900.50
UTICA MUTUAL INSURANCE COMPANY	\$6,477	\$8,344	\$0	\$-4,500	-53.93
ASSOCIATED INDEMNITY CORPORATION	\$6,415	\$14,951	\$0	\$12,352	82.62
SHELTER MUTUAL INSURANCE CO	\$6,377	\$6,129	\$57	\$57	0.93
FIRST NATIONAL INS CO OF AMERICA	\$6,233	\$7,072	\$0	\$2,686	37.98
SHELTER GENERAL INS CO	\$6,232	\$7,619	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
GULF INSURANCE COMPANY	\$5,667	\$4,333	\$0	\$25,162	580.71
ATLANTIC MUTUAL INSURANCE COMPANY	\$5,590	\$6,288	\$0	\$-48,564	-772.33
AETNA CASUALTY & SURETY OF AMERICA	\$5,461	\$2,445	\$0	\$1,442	58.98
SELECT INSURANCE COMPANY	\$5,402	\$4,274	\$0	\$5,208	121.85
FIRST SPECIALTY INSURANCE CORPORATION	\$5,400	\$3,375	\$0	\$1,809	53.60
EQUITY MUTUAL INSURANCE COMPANY	\$5,063	\$5,645	\$0	\$0	0.00
NORTHBROOK NATIONAL INS CO	\$4,882	\$4,915	\$0	\$2,352	47.85
FIRST SOUTHERN INSURANCE COMPANY	\$4,674	\$2,913	\$0	\$0	0.00
AMERISURE INSURANCE COMPANY	\$4,611	\$3,929	\$0	\$16,000	407.23
NN INSURANCE COMPANY	\$4,588	\$2,742	\$0	\$-2,060	-75.13
ECONOMY FIRE & CASUALTY COMPANY	\$4,478	\$2,659	\$0	\$0	0.00
GRANITE STATE INSURANCE COMPANY	\$4,255	\$4,101	\$0	\$1,268	30.92
HOUSTON GENERAL INS CO	\$4,164	\$4,002	\$0	\$1,265	31.61
MUTUAL SERVICE CASUALTY INSURANCE CO	\$4,038	\$4,038	\$0	\$-5,254	-130.11
COUNTRY MUTUAL INSURANCE COMPANY	\$3,917	\$4,926	\$0	\$1,089	22.11
CIGNA PROPERTY & CASUALTY INS CO	\$3,913	\$9,243	\$205	\$-29,050	-314.29
STATE FARM FIRE AND CASUALTY CO	\$3,770	\$3,182	\$0	\$-5,702	-179.20
NORTHLAND INSURANCE COMPANY	\$3,722	\$7,187	\$0	\$-3,236	-45.03
HOME INSURANCE COMPANY OF INDIANA, THE	\$3,574	\$3,574	\$0	\$-2,000	-55.96

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
CONSOLIDATED AMERICAN INSURANCE CO	\$3,465	\$5,239	\$0	\$-358	-6.83
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$2,689	\$3,638	\$0	\$0	0.00
FARMINGTON CASUALTY COMPANY	\$2,666	\$2,666	\$0	\$1,572	58.96
AMERICAN NATIONAL FIRE INSURANCE CO	\$2,468	\$2,565	\$0	\$-120,986	-4716.80
NORTHWESTERN NATIONAL INS CO	\$2,447	\$5,355	\$0	\$21,101	394.04
FIDELITY AND CASUALTY CO OF NY*	\$1,766	\$1,780	\$45,500	\$28,983	1,628.26
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$1,708	\$8,238	\$0	\$468	5.68
INSURANCE COMPANY OF EVANSTON	\$1,608	\$1,722	\$0	\$531	30.84
GREAT AMERICAN INSURANCE COMPANY	\$1,594	\$1,476	\$0	\$3,367	228.12
GENERAL INSURANCE CO OF AMERICA	\$1,541	\$2,787	\$8,986	\$-289,424	-10384.8
COMMONWEALTH GENERAL INS CO*	\$1,114	\$889	\$0	\$16	1.80
EMPIRE FIRE AND MARINE INSURANCE CO	\$1,107	\$1,107	\$0	\$-51	-4.61
CASUALTY RECIPROCAL EXCHANGE	\$1,087	\$4,078	\$0	\$0	0.00
VIGILANT INSURANCE COMPANY	\$854	\$939	\$0	\$-631	-67.20
VALIANT INS CO	\$768	\$690	\$0	\$-9,080	-1315.94
AMERICAN ALLIANCE INSURANCE COMPANY	\$344	\$334	\$0	\$3,637	1,088.92
NORTH AMERICAN SPECIALTY INS CO	\$303	\$153	\$0	\$143	93.46
AMERICAN EMPLOYERS INSURANCE CO	\$165	\$-36	\$52	\$1,443	-4008.33
FIDELITY AND GUARANTY INSURANCE COMPANY	\$133	\$44	\$0	\$-100	-227.27

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
AMERICAN AUTOMOBILE INSURANCE CO	\$122	\$35	\$90	\$-8,068	-23051.4
MIC PROPERTY AND CASUALTY INS CORP	\$97	\$97	\$-532	\$-532	-548.45
MID CONTINENT CASUALTY COMPANY	\$36	\$36	\$0	\$0	0.00
FARMLAND MUTUAL INSURANCE COMPANY	\$27	\$27	\$0	\$-17	-62.96
BROTHERHOOD MUTUAL INSURANCE CO	\$1	\$1	\$0	\$0	0.00
AFFILIATED FM INSURANCE COMPANY	\$0	\$0	\$0	\$-25,721	.
BIRMINGHAM FIRE INS CO OF PA	\$0	\$13,470	\$0	\$8,862	65.79
NATIONAL INDEMNITY COMPANY	\$0	\$0	\$0	\$-112	.
LONDON ASSURANCE OF AMERICA INC THE	\$0	\$0	\$0	\$40	.
PACIFIC INDEMNITY COMPANY	\$0	\$0	\$0	\$-1,033	.
SEA INSURANCE CO OF AMERICA THE	\$0	\$0	\$1,318	\$1,358	.
KANSAS CITY FIRE & MARINE INS CO	\$0	\$0	\$0	\$-39	.
COUNTRY PREFERRED INSURANCE COMPANY*	\$0	\$0	\$0	\$-378	.
CITY INSURANCE COMPANY	\$0	\$0	\$116,050	\$-24,450	.
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	\$0	\$0	\$9,174	.
ILLINOIS NATIONAL INSURANCE COMPANY	\$0	\$0	\$0	\$-1,240	.
UNITED PACIFIC INSURANCE COMPANY	\$0	\$0	\$0	\$-157	.
SAFEGUARD INSURANCE COMPANY	\$0	\$0	\$0	\$-30	.
SECURITY INSURANCE CO OF HARTFORD	\$0	\$0	\$0	\$18,870	.

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
FIDELITY AND GUARANTY INS UNDERWRITERS	\$0	\$182,634	\$19,605	\$86,205	47.20
UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$0	\$2,811	.
AGRICULTURAL INSURANCE COMPANY	\$0	\$0	\$0	\$205	.
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	\$0	\$0	\$-161,741	.
ALLIANZ INSURANCE COMPANY	\$0	\$0	\$0	\$26,680	.
INTERNATIONAL INDEMNITY COMPANY	\$0	\$0	\$0	\$-2,300	.
HARTFORD UNDERWRITERS INSURANCE CO	\$-4	\$0	\$0	\$-317	.
JEFFERSON INSURANCE CO OF NEW YORK	\$-66	\$-66	\$0	\$-96	145.45
MICHIGAN MUTUAL INSURANCE COMPANY	\$-370	\$2,629	\$0	\$9,495	361.16
NATIONAL FIRE INS CO OF HARTFORD	\$-523	\$173	\$0	\$286	165.32
BITUMINOUS FIRE AND MARINE INS CO	\$-3,108	\$4,544	\$0	\$-22,800	-501.76
AETNA CASUALTY & SURETY CO OF IL	\$-14,130	\$-14,109	\$0	\$36,499	-258.69
NORTHBROOK PROPERTY & CASUALTY INS CO	\$-17,239	\$-4,624	\$17,250	\$125,006	-2703.42
HOME INDEMNITY COMPANY THE	\$-52,138	\$-17,165	\$72,890	\$371,916	-2166.71
HARTFORD ACCIDENT & INDEMNITY CO*	\$-168,432	\$-158,666	\$275,031	\$-3,385,135	2,133.50
TOTAL	\$36,697,276	\$34,582,434	\$11,556,157	\$11,283,789	32.63

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$6,896,453	\$6,689,340	\$1,077,768	\$63,796,960	953.71
LIBERTY MUTUAL INSURANCE COMPANY	\$3,150,339	\$3,332,294	\$-40,737	\$-124,779	-3.74
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,747,076	\$1,889,384	\$110,794	\$2,829,169	149.74
ST PAUL FIRE & MARINE INSURANCE CO	\$1,343,845	\$1,322,793	\$14,244	\$203,343	15.37
FEDERATED MUTUAL INSURANCE COMPANY	\$1,307,138	\$1,355,386	\$732,428	\$743,307	54.84
INTERNATIONAL INSURANCE COMPANY*	\$1,189,739	\$1,145,019	\$0	\$174,717	15.26
TRAVELERS INDEMNITY COMPANY	\$1,122,003	\$1,260,336	\$102,021	\$-1,812,753	-143.83
CONTINENTAL INSURANCE COMPANY THE*	\$996,883	\$1,036,553	\$1,135,281	\$700,031	67.53
ZURICH INSURANCE COMPANY	\$962,143	\$889,050	\$60,814	\$936,085	105.29
FEDERAL INSURANCE COMPANY	\$955,059	\$733,437	\$0	\$530,604	72.34
UNITED STATES FIRE INSURANCE CO*	\$936,218	\$648,787	\$428,175	\$454,187	70.01
AETNA CASUALTY AND SURETY COMPANY	\$917,053	\$520,390	\$2,485,029	\$2,639,629	507.24
ST PAUL MERCURY INSURANCE COMPANY	\$885,487	\$838,696	\$19,840	\$935,149	111.50
INSURANCE COMPANY OF NORTH AMERICA	\$835,045	\$919,117	\$96,565	\$1,054,916	114.77
VALLEY FORGE INSURANCE COMPANY	\$809,257	\$775,285	\$0	\$343,185	44.27
TRANSCONTINENTAL INSURANCE COMPANY	\$806,613	\$815,211	\$10,180	\$11,533	1.41
ROYAL INSURANCE COMPANY OF AMERICA	\$695,975	\$755,869	\$18,016	\$-423,830	-56.07
HARTFORD ACCIDENT & INDEMNITY CO*	\$616,111	\$782,260	\$665,752	\$1,545,564	197.58
AMERICAN STATES INSURANCE COMPANY*	\$606,856	\$624,021	\$11,500	\$217,225	34.81

(CONTINUED)



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
RANGER INSURANCE COMPANY	\$563,693	\$532,421	\$11,837	\$-76,323	-14.34
INSURANCE CO OF THE STATE OF PA	\$550,696	\$567,776	\$0	\$140,000	24.66
AMERICAN MOTORISTS INSURANCE CO	\$536,789	\$662,594	\$60,460	\$14,728	2.22
TRANSPORTATION INSURANCE COMPANY	\$490,639	\$427,850	\$140,652	\$449,932	105.16
UNITED STATES FIDELITY & GUARANTY CO	\$490,254	\$614,176	\$2,019,927	\$703,725	114.58
ROYAL INDEMNITY COMPANY	\$473,089	\$548,410	\$0	\$71,561	13.05
CHARTER OAK FIRE INSURANCE CO THE	\$430,565	\$420,566	\$528	\$1,628,419	387.20
HOME INSURANCE COMPANY THE	\$415,278	\$396,969	\$30,288	\$26,062	6.57
HOME INDEMNITY COMPANY THE	\$410,847	\$473,978	\$700,252	\$430,356	90.80
NATIONAL SURETY CORPORATION	\$403,652	\$485,551	\$254	\$-1,499,415	-308.81
NORTH RIVER INSURANCE COMPANY THE*	\$397,586	\$348,501	\$0	\$173,636	49.82
FIDELITY AND GUARANTY INS UNDERWRITERS	\$391,339	\$208,705	\$5,565	\$45,065	21.59
ALLSTATE INSURANCE COMPANY	\$368,232	\$365,757	\$-3,173,008	\$-8,706,556	-2380.42
NATIONWIDE PROPERTY & CASUALTY INS CO	\$364,404	\$298,527	\$20,832	\$269,971	90.43
EMPLOYERS MUTUAL CASUALTY COMPANY	\$361,018	\$374,738	\$-1,011	\$263,837	70.41
SECURA INSURANCE A MUTUAL COMPANY	\$351,629	\$307,725	\$46,014	\$63,714	20.70
UNITED FIRE AND CASUALTY COMPANY	\$329,887	\$299,112	\$5,667	\$-25,778	-8.62
HAWKEYE SECURITY INSURANCE COMPANY	\$308,402	\$296,791	\$63,054	\$-43,397	-14.62
GENERAL ACCIDENT INS CO OF AMERICA	\$300,547	\$313,135	\$1,133	\$-13,541	-4.32

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
PACIFIC EMPLOYERS INSURANCE COMPANY	\$239,237	\$285,711	\$2,389	\$-20,111	-7.04
CONTINENTAL CASUALTY COMPANY*	\$232,370	\$289,657	\$219,716	\$-336,699	-116.24
CONTINENTAL WESTERN INSURANCE CO	\$232,012	\$251,022	\$33,424	\$-27,800	-11.07
TWIN CITY FIRE INS CO	\$230,763	\$136,589	\$2,350	\$117,817	86.26
LUMBERMENS MUTUAL CASUALTY CO	\$230,713	\$229,049	\$711	\$148,106	64.66
GLENS FALLS INSURANCE COMPANY THE	\$222,854	\$300,778	\$79,811	\$-157,819	-52.47
AMERICAN AND FOREIGN INSURANCE CO	\$220,623	\$175,498	\$1,530	\$12,079	6.88
AMERICAN FAMILY MUTUAL INS CO	\$216,603	\$231,423	\$42,885	\$29,385	12.70
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$213,468	\$236,797	\$15,318	\$52,168	22.03
SENTRY INSURANCE A MUTUAL COMPANY	\$213,002	\$223,557	\$174,815	\$-90,377	-40.43
JOHN DEERE INSURANCE COMPANY	\$208,685	\$205,442	\$44,917	\$179,658	87.45
PENNSYLVANIA GENERAL INSURANCE CO	\$181,894	\$163,917	\$3,112	\$14,903	9.09
NATIONWIDE MUTUAL INSURANCE COMPANY	\$174,994	\$178,311	\$1,507	\$163,994	91.97
AMERICAN NATIONAL FIRE INSURANCE CO	\$157,907	\$187,922	\$30,533	\$580,483	308.90
AMERICAN MANUFACTURERS MUTUAL INS CO	\$155,298	\$98,721	\$200,000	\$-27,334	-27.69
AMERICAN HOME ASSURANCE COMPANY	\$142,875	\$5,858	\$1,321	\$730,588	12471.63
STANDARD FIRE INSURANCE COMPANY	\$124,839	\$121,524	\$33,088	\$3,735	3.07
GLOBE INDEMNITY COMPANY	\$120,700	\$128,270	\$20,258	\$43,177	33.66
NORTHBROOK PROPERTY & CASUALTY INS CO	\$119,590	\$131,994	\$19,129	\$184,553	139.82

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
TRAVELERS INDEMNITY CO OF AMERICA	\$116,272	\$100,630	\$55,611	\$-104,541	-103.89
AMERICAN CASUALTY CO OF READING PA	\$115,771	\$115,697	\$45,257	\$45,229	39.09
GENERAL INSURANCE CO OF AMERICA	\$115,694	\$114,749	\$0	\$14,504	12.64
ALLIED MUTUAL INS CO	\$112,567	\$118,004	\$0	\$0	0.00
SAFECO INSURANCE CO OF AMERICA	\$112,003	\$156,706	\$52,273	\$626,430	399.75
GREAT CENTRAL INSURANCE COMPANY	\$107,931	\$120,659	\$-71,196	\$-100,196	-83.04
AMERICAN ALLIANCE INSURANCE COMPANY	\$98,298	\$125,553	\$14,257	\$147,778	117.70
BITUMINOUS CASUALTY CORPORATION	\$96,341	\$125,211	\$7,621	\$-87,679	-70.02
COMMERCE AND INDUSTRY INSURANCE CO	\$95,260	\$47,988	\$0	\$0	0.00
AMCO INSURANCE COMPANY	\$71,962	\$72,779	\$0	\$17,000	23.36
AMERICAN INSURANCE COMPANY THE	\$67,931	\$264,266	\$75,364	\$-1,034,394	-391.42
FARMERS AND MERCHANTS INSURANCE CO	\$67,325	\$54,788	\$0	\$0	0.00
HEART OF AMERICA FIRE & CAS CO*	\$66,813	\$59,035	\$1,232	\$16,095	27.26
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$65,033	\$64,599	\$46,754	\$-1,459	-2.26
GRAIN DEALERS MUTUAL INSURANCE CO	\$57,923	\$65,009	\$12,100	\$-2,353	-3.62
PHOENIX INSURANCE COMPANY THE	\$54,926	\$58,395	\$0	\$-9,000	-15.41
HANOVER INSURANCE COMPANY THE	\$53,358	\$50,144	\$3,036	\$31,026	61.87
ATLAS INSURANCE COMPANY	\$50,216	\$46,297	\$1,393	\$1,178	2.54
CIGNA INSURANCE COMPANY	\$50,130	\$52,565	\$0	\$500,000	951.20

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
PROVIDENCE WASHINGTON INSURANCE CO	\$47,399	\$46,861	\$212	\$11,823	25.23
FARMERS ALLIANCE MUTUAL INS CO	\$44,251	\$37,563	\$4,820	\$14,820	39.45
LIBERTY INSURANCE CORPORATION	\$38,658	\$23,258	\$0	\$0	0.00
SKANDIA U S INSURANCE COMPANY	\$38,577	\$116,527	\$3,176	\$94,736	81.30
AMERICAN FIRE & CASUALTY COMPANY	\$38,150	\$40,896	\$1,625	\$-7,754	-18.96
GRINNELL MUTUAL REINSURANCE COMPANY	\$37,882	\$36,528	\$948	\$2,998	8.21
MASSACHUSETTS BAY INS CO	\$37,684	\$43,287	\$16,090	\$37,803	87.33
NORTHWESTERN NATIONAL CASUALTY CO	\$37,487	\$39,418	\$0	\$-8,388	-21.28
FIREMANS FUND INS CO OF WISCONSIN	\$33,053	\$20,483	\$0	\$79,888	390.02
COLONIA INSURANCE COMPANY	\$32,110	\$27,814	\$0	\$26,788	96.31
WEST AMERICAN INSURANCE COMPANY	\$28,655	\$34,511	\$244	\$3,308	9.59
AUTO OWNERS INSURANCE CO MUTUAL	\$27,790	\$36,000	\$0	\$-7,223	-20.06
BITUMINOUS FIRE AND MARINE INS CO	\$26,480	\$21,647	\$40,000	\$65,200	301.20
FIRST NATIONAL INS CO OF AMERICA	\$25,437	\$25,151	\$0	\$9,566	38.03
PENN AMERICA INS CO	\$25,374	\$35,377	\$-525	\$-47	-0.13
INDIANA LUMBERMENS MUTUAL INS CO	\$23,843	\$30,026	\$0	\$0	0.00
FIREMANS FUND INSURANCE COMPANY	\$23,263	\$19,591	\$34,199	\$-116,282	-593.55
CIGNA FIRE UNDERWRITERS INS CO	\$23,113	\$15,732	\$10,000	\$-35,000	-222.48
ASSOCIATED INDEMNITY CORPORATION	\$23,017	\$25,138	\$0	\$10,658	42.40

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
BIRMINGHAM FIRE INS CO OF PA	\$20,122	\$6,653	\$0	\$75,016	1,127.55
BANKERS STANDARD INSURANCE COMPANY	\$17,534	\$17,968	\$0	\$0	0.00
HARTFORD CASUALTY INS CO	\$17,188	\$22,394	\$5,637	\$33,676	150.38
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$16,584	\$10,836	\$0	\$15	0.14
LIBERTY MUTUAL FIRE INSURANCE CO	\$14,413	\$8,757	\$3,376	\$-67,779	-774.00
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$14,047	\$24,898	\$5,100	\$961	3.86
AMERICAN ECONOMY INSURANCE COMPANY	\$13,843	\$19,961	\$1,396	\$1,396	6.99
AETNA CASUALTY & SURETY CO OF IL	\$12,413	\$11,862	\$0	\$27,626	232.89
OHIO CASUALTY INSURANCE COMPANY	\$11,576	\$11,485	\$0	\$38,605	336.13
STATE FARM FIRE AND CASUALTY CO	\$11,499	\$25,828	\$-6,750	\$-65,422	-253.30
CIGNA PROPERTY & CASUALTY INS CO	\$10,942	\$20,863	\$802	\$802	3.84
ATLANTIC INSURANCE COMPANY	\$10,893	\$9,503	\$0	\$-1,789	-18.83
POTOMAC INSURANCE CO OF ILLINOIS	\$10,726	\$5,782	\$0	\$3,748	64.82
UTICA MUTUAL INSURANCE COMPANY	\$10,693	\$7,801	\$3,600	\$18,780	240.74
SHELTER GENERAL INS CO	\$9,561	\$8,479	\$0	\$0	0.00
HOME INSURANCE CO OF WISCONSIN THE	\$9,236	\$9,236	\$0	\$0	0.00
CONSOLIDATED AMERICAN INSURANCE CO	\$8,890	\$6,953	\$0	\$1,160	16.68
TRI STATE INSURANCE COMPANY	\$8,740	\$8,355	\$0	\$0	0.00
MUTUAL SERVICE CASUALTY INSURANCE CO	\$8,645	\$14,413	\$0	\$12,494	86.69

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
SOUTH CAROLINA INSURANCE COMPANY	\$8,466	\$8,226	\$0	\$111	1.35
GREAT AMERICAN INSURANCE COMPANY	\$8,006	\$10,234	\$0	\$-6,116	-59.76
NORTHWESTERN NATIONAL INS CO	\$7,842	\$9,241	\$-167	\$3,704	40.08
ATLANTIC MUTUAL INSURANCE COMPANY	\$7,452	\$4,657	\$0	\$61,649	1,323.79
OWNERS INSURANCE COMPANY	\$6,698	\$17,299	\$0	\$-6,982	-40.36
HOUSTON GENERAL INS CO	\$6,489	\$3,413	\$0	\$1,816	53.21
FIDELITY AND CASUALTY CO OF NY*	\$5,865	\$5,763	\$520	\$-3,302	-57.30
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$5,717	\$4,417	\$0	\$-23,000	-520.72
NORTHLAND INSURANCE COMPANY	\$5,424	\$5,373	\$0	\$0	0.00
SHELTER MUTUAL INSURANCE CO	\$5,344	\$5,961	\$0	\$0	0.00
AMERISURE INSURANCE COMPANY	\$5,265	\$7,134	\$0	\$-3,000	-42.05
MICHIGAN MILLERS MUTUAL INS CO	\$5,224	\$4,600	\$10,607	\$-393	-8.54
FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$4,947	\$5,598	\$0	\$0	0.00
CITIZENS INSURANCE COMPANY OF AMERICA	\$4,735	\$4,340	\$0	\$4,049	93.29
NN INSURANCE COMPANY	\$4,566	\$2,432	\$0	\$2,167	89.10
NATIONAL FIRE INS CO OF HARTFORD	\$4,394	\$4,544	\$0	\$-907	-19.96
AMERICAN ZURICH INSURANCE COMPANY	\$4,290	\$3,158	\$0	\$1,490	47.18
NIAGARA FIRE INSURANCE COMPANY	\$3,732	\$2,076	\$0	\$3,736	179.96
COUNTRY MUTUAL INSURANCE COMPANY	\$3,568	\$1,872	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
SELECT INSURANCE COMPANY	\$3,056	\$3,135	\$0	\$-1,253	-39.97
GULF INSURANCE COMPANY	\$2,667	\$3,726	\$0	\$12,855	345.01
NORTHFIELD INSURANCE COMPANY	\$2,296	\$2,701	\$0	\$0	0.00
UNIVERSAL UNDERWRITERS INS CO	\$1,929	\$1,929	\$0	\$-535	-27.73
EMPIRE FIRE AND MARINE INSURANCE CO	\$1,107	\$1,107	\$0	\$799	72.18
MIC PROPERTY AND CASUALTY INS CORP	\$776	\$679	\$0	\$176	25.92
STATE FARM GENERAL INSURANCE CO	\$341	\$314	\$0	\$-1,440	-458.60
BOSTON OLD COLONY INSURANCE COMPANY	\$145	\$142	\$0	\$254	178.87
COMMONWEALTH GENERAL INS CO*	\$50	\$99	\$0	\$1,864	1,882.83
FIDELITY AND GUARANTY INSURANCE COMPANY	\$44	\$52	\$0	\$0	0.00
HARTFORD UNDERWRITERS INSURANCE CO	\$4	\$0	\$0	\$484	.
NORTHBROOK INDEMNITY CO	\$0	\$0	\$0	\$-56,967	.
GRANITE STATE INSURANCE COMPANY	\$0	\$0	\$0	\$19,418	.
LINCOLN NATIONAL SPECIALTY INS CO	\$0	\$0	\$170,310	\$6,675	.
PACIFIC INDEMNITY COMPANY	\$0	\$-185	\$0	\$0	0.00
COMMERCIAL INS CO OF NEWARK NJ*	\$0	\$0	\$0	\$-750	.
KANSAS CITY FIRE & MARINE INS CO	\$0	\$22	\$0	\$-1,936	-8800.00
COUNTRY PREFERRED INSURANCE COMPANY*	\$0	\$1,770	\$0	\$0	0.00
INDUSTRIAL INDEMNITY COMPANY*	\$0	\$0	\$0	\$-4	.

(CONTINUED)

DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
CAMDEN FIRE INSURANCE ASSOCIATION	\$0	\$0	\$5,324	\$5,324	.
STONEWALL INSURANCE COMPANY	\$0	\$0	\$0	\$-53,352	.
CITY INSURANCE COMPANY	\$0	\$0	\$8,000	\$13,350	.
SAFEGUARD INSURANCE COMPANY	\$0	\$114	\$0	\$-91	-79.82
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$0	\$-1,216	.
NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$0	\$175,000	.
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	\$0	\$0	\$11,975	.
FORUM INSURANCE COMPANY	\$0	\$0	\$0	\$-41,200	.
GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$0	\$0	\$-15,344	.
ASSURANCE COMPANY OF AMERICA	\$-117	\$-117	\$0	\$0	0.00
CENTENNIAL INSURANCE COMPANY	\$-146	\$-146	\$0	\$0	0.00
AGRICULTURAL INSURANCE COMPANY	\$-156	\$-130	\$0	\$-1,625	1,250.00
NORTHBROOK NATIONAL INS CO	\$-275	\$3,949	\$0	\$-52,777	-1336.46
WESTCHESTER FIRE INSURANCE COMPANY*	\$-468	\$-332	\$0	\$429	-129.22
AMERICAN AUTOMOBILE INSURANCE CO	\$-4,034	\$-2,389	\$54,038	\$40,108	-1678.86
MICHIGAN MUTUAL INSURANCE COMPANY	\$-5,337	\$72	\$0	\$-21,995	-30548.6
AMERICAN GUARANTEE & LIABILITY INS CO	\$-6,041	\$25,040	\$13,000	\$43,292	172.89
MARYLAND CASUALTY COMPANY	\$-6,323	\$-6,043	\$0	\$74,744	-1236.87
HARTFORD FIRE INSURANCE COMPANY	\$-24,139	\$-24,543	\$0	\$834,472	-3400.04

(CONTINUED)



DEPARTMENT OF INSURANCE  
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1990

	WRITTEN PREMIUM	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
COMPANY NAME:					
TOTAL	\$40,855,191	\$40,720,763	\$8,416,212	\$71,618,301	175.88

**MARKET SHARE ANALYSIS**

**INDUSTRY INFORMATION - ALL COMPANIES**

<b>YEAR</b>	<b>TOTAL PREMIUM WRITTEN</b>	<b>TOTAL PREMIUM EARNED</b>	<b>TOTAL LOSSES INCURRED</b>	<b>TOTAL LOSSES PAID</b>	<b>TRUE LOSS RATIO</b>
<b>1988</b>	<b>35,759,814</b>	<b>39,848,039</b>	<b>32,288,508</b>	<b>16,237,846</b>	<b>81.03%</b>
<b>1989</b>	<b>45,506,127</b>	<b>45,169,530</b>	<b>8,471,332</b>	<b>18,696,024</b>	<b>18.75%</b>
<b>1990</b>	<b>40,855,191</b>	<b>40,720,763</b>	<b>71,618,301</b>	<b>8,416,212</b>	<b>175.88%</b>
<b>1991</b>	<b>36,697,276</b>	<b>34,582,434</b>	<b>11,283,789</b>	<b>11,556,157</b>	<b>32.63%</b>
<b>1992</b>	<b>36,196,156</b>	<b>36,396,389</b>	<b>24,413,108</b>	<b>16,994,932</b>	<b>67.08%</b>
<b>TOTAL</b>	<b>195,014,564</b>	<b>196,717,155</b>	<b>148,075,038</b>	<b>71,901,171</b>	<b>75.27%</b>

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